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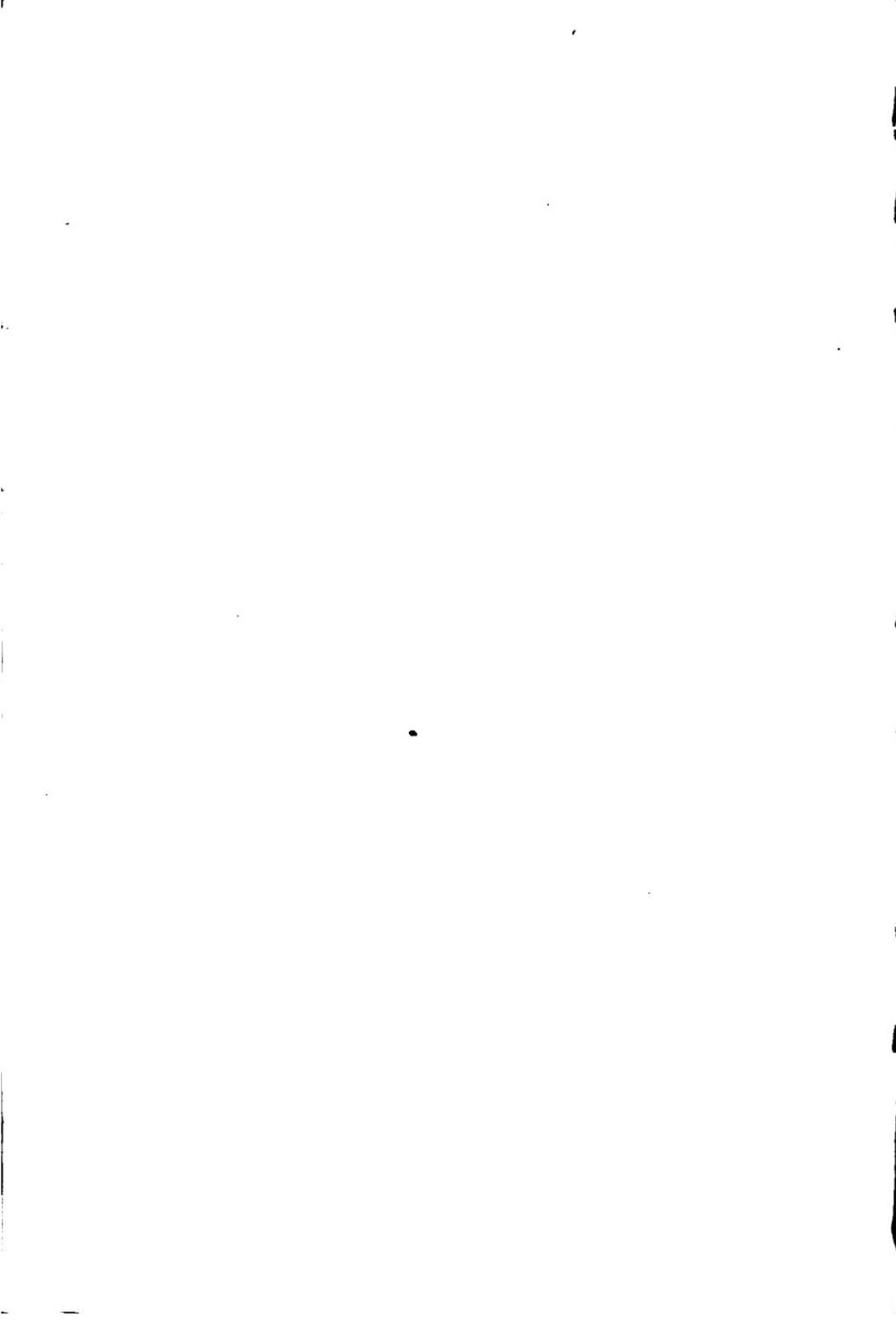
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(*A Claim Agent's Stories*)

By
^{W. W.}
GUY M. WALKER



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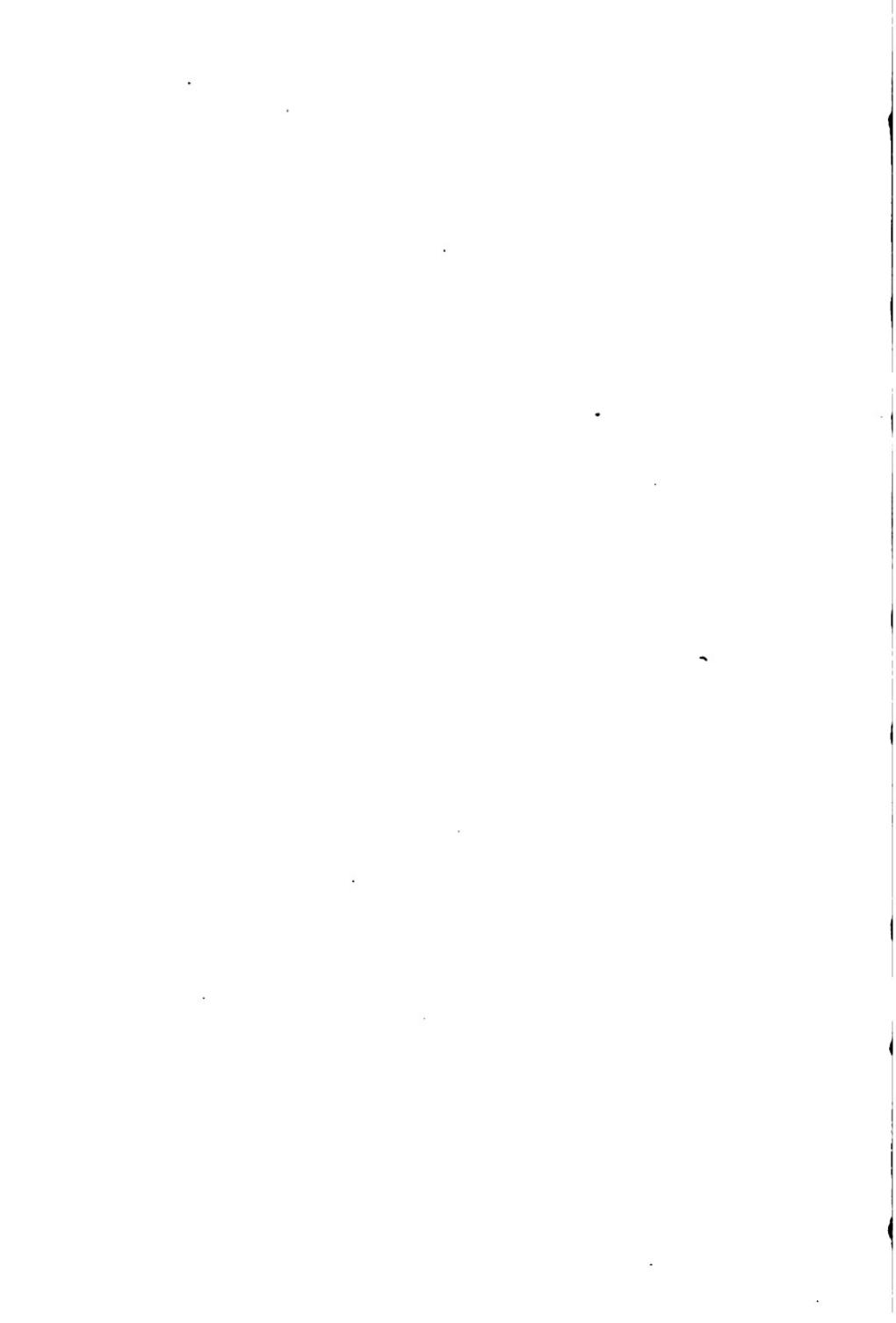
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By GUY M. WALKER

CONTENTS

	PAGE
Hoyt's Wife	3
Doctor X.	29
Little Old New York	43
Bob Barnett	55
The Lifer's Story	71
The Paternal Instinct	89
The Man Who Came Back	101
Charles Morris — Dedham Case	121



A CLAIM AGENT'S STORIES

IT IS a fascinating business, adjusting claims. A claim adjuster runs across strange stories. The Doctor, the Lawyer, and the Clergyman are supposed to get the most intimate in confidential revelations, but their relation to their patients and clients is such that the law protects those who confess to them, and not only can they not be forced to reveal the stories told to them but they are affirmatively required to keep secret the skeletons that their intimate relations to patients and clients have disclosed. But the claim adjuster gets upon even closer terms of intimacy with those with whom he is dealing, even though the relations are presumably hostile and the dealings had at arms length. The claim adjuster constantly searching for the truth, sifting the facts, seeking to place responsibility where it belongs, gets glimpses of human life, of sordid motives, of extraordinary coincidents, and of jealously guarded secrets, that are denied to any other profession in the world.

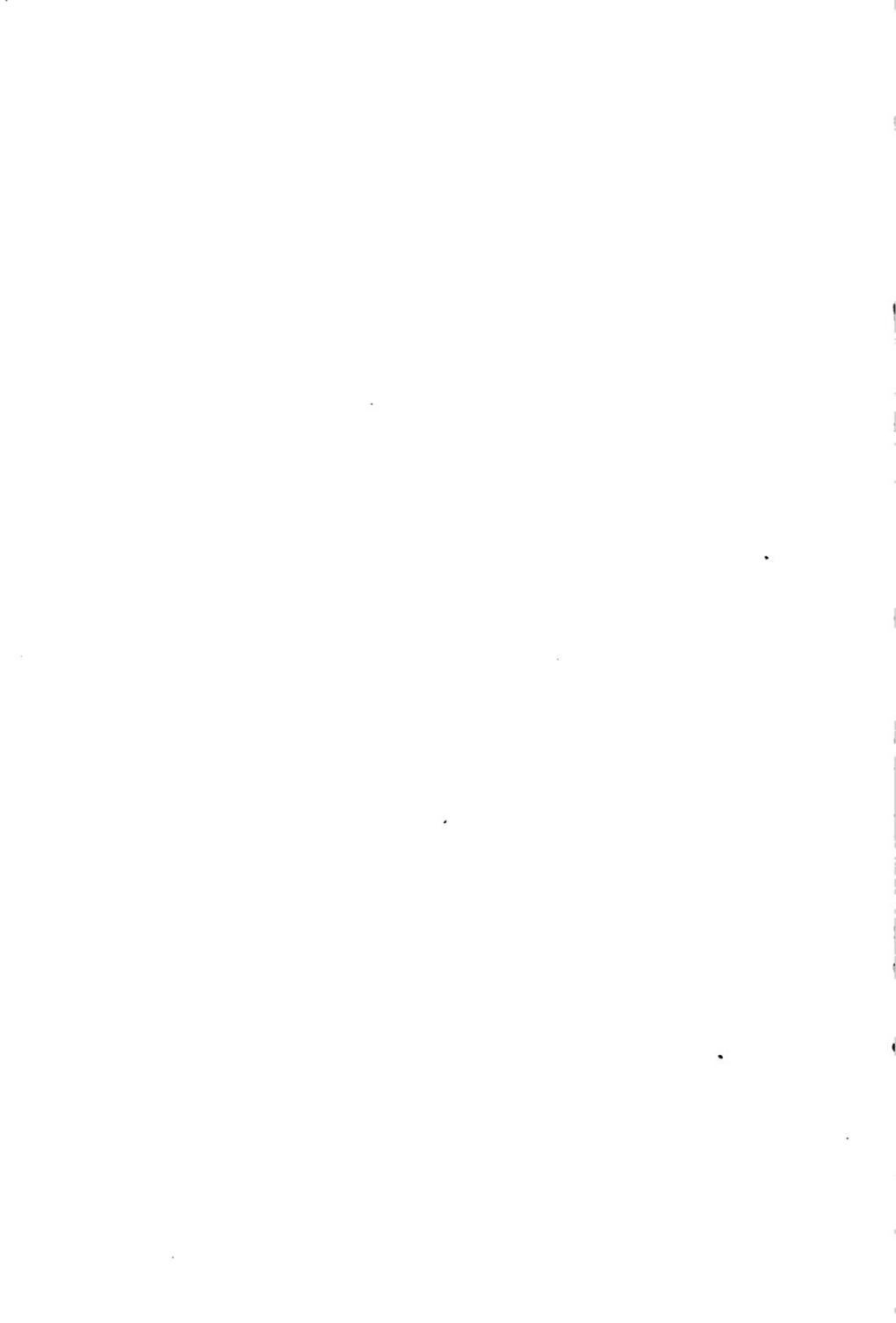
It is the uncovering of these things, the securing of the facts in such form that it can be used in a court of law, that makes claim adjusting so interesting, so fascinating, and so difficult to quit, for one who has ever practised it. After a few years you find yourself constantly looking for some life history

SKELETONS

more tragic, more pathetic, or more improbable, than any you ever heard before.

At first the cases affected me strongly and often it would be weeks before I would get over the gloom of some peculiarly tragic claim. But I have come to regard these things more philosophically and I can watch the struggles of poor humanity against the whims and vagaries of fate with no more feeling than if it were a play, in fact, with scarcely a consciousness that it is real.

The following stories are a few of the hundreds of similar tales that came to the knowledge of the author during the years in which he was engaged in claim work. Every story is true and every incident related happened exactly as told.



HOYT'S WIFE

AS I looked over the morning paper, I read of a terrific explosion of a battery of boilers in the National Works at Blanks. It had wrecked a whole city block and scattered death and destruction over a quarter of a mile in every direction about it. The newspaper report stated that there were a score of dead and a couple of hundred wounded, and it was not known how many might be buried in the ruins of the plant. I wondered as I rode down to the office whether or not our company had a policy covering the plant, for if they did it meant a heavy loss, which would certainly impair the showing of that department for the year.

As soon as I entered the office, I found a message from the President asking me to come to his office at once. I went, and he handed me a telegram from the President of the National Company, notifying him of the accident, and stating that as near as they could find out there were about ten killed and a hundred injured, and asking that the company send a representative at once.

Our President told me that we had only a Fifty Thousand Dollar policy on the proposition; but he instructed me to prepare to leave at once, saying that I would be given Twenty-five Thousand Dollars to start with, but that if upon arriving I found the loss was so great, it would exceed the amount of

SKELETONS

our policy, I was to pay over the Twenty-five Thousand Dollars to the National Company, give them a draft on our company for the other Twenty-five Thousand Dollars and return home.

He did not seem to think there was so much chance of settling the damage for anything less than the full amount of the policy and simply wanted me to make as quick an investigation as possible and close the matter without delay.

Arriving in Blank's the next morning, I first got the papers of the day before, and carefully checked over the names and addresses of all those reported as killed and injured.

The papers were full of one particularly pathetic case, which I could see at once was going to cost the company a lot of money to settle.

A man named Hoyt, who worked in one of the big elevators on the water front, had quit his work at five o'clock and started home, when he heard the explosion that shook the city. While he realized that it was in that part of the city in which he lived, he of course did not think that it meant any particular danger to his home. But as he stepped off the street car it was necessary for him in walking the three or four blocks to his home to pass the scene of the disaster. Already the police were on the ground and had roped off the block occupied by the wrecked plant, while other police officers were pressing back the crowd that filled every street leading to the scene of the disaster. He attempted to slip under the ropes and hurry along the edge inside in order

HOYT'S WIFE

to save the time that would be necessary to go around several blocks, but the police stopped him and shoved him back. So regretting the loss of time he hurried several blocks around to get to his home. Entering the house he found the door open, the fire burning in the kitchen stove, some of the things for supper still cooking, but no sign anywhere of his wife and his baby, who was not yet two months old. He waited for a few moments, thinking that she, like most of the others had gone to the scene of the disaster to see the wreck and would be back soon. But after waiting for twenty minutes with no sign of her, he started out toward the place of the explosion which was only two blocks away. Getting into the throng among which were many of his neighbors, he anxiously asked everyone he knew, if they had seen his wife. But everywhere people told him they had not seen her. He stopped for a moment to think, and remembered it was her habit to go about five o'clock every evening to the butcher shop on the corner by the National works, and that her usual course after leaving the butcher shop was to pass along the side of the works to the corner and then two blocks East, home. So he hurried to the butcher shop, went in and found the proprietor, of whom he inquired as to whether or not his wife had been there that evening to buy meat for dinner. The butcher replied that she had been there with the baby and the baby-buggy, had bought her meat and had just left the shop when the explosion occurred.

SKELETONS

With a cry of anguish, Hoyt jumped to the door of the butcher shop, glanced down the sidewalk to the place where the crumbled wall of the building had poured over the sidewalk, and like a maniac sprang over the ropes, out and on the hill of brick, and began like a madman tearing them away.

The police were after him in a moment, pushing him back to the rope again, while he tried to tell them that his wife and baby were buried under the ruins. But in his excitement and anguish, he was unable to make them understand, and to the police it seemed unreasonable to believe that anyone could have been walking along the sidewalk and been covered by the crumbling walls as they fell. So they refused to listen to him, and sternly ordered him back outside the ropes. He protested and begged and tried to get away from the policemen and back to the pile of bricks, until finally a lieutenant of police came over to see what the trouble and excitement was about; and making up his mind that he had to do either with a madman or a man under the influence of liquor, he told Hoyt to go about his business or he would have him arrested.

This seemed to calm Hoyt, for a moment; for instead of trying to get back to where the crumbled wall lay over the sidewalk, he withdrew from the crowd and went back home, asking everybody as he went if they had seen his wife and child. At home he waited and waited but as night came on he became more and more certain that his wife and baby were buried under the ruins of the crumbled wall.

HOYT'S WIFE

It was growing late; the dinner on the stove had long since burned up, and the fire had gone out, and the crowd around the scene of death had melted away when Hoyt finally crept out of his desolate cottage back to the corner by the meat shop. And then, hiding in the shadow, he slipped under the ropes, and went again to the spot where he believed his wife and child lay buried. But instead of digging among the bricks, he dropped on his knees and began to pray. But it was just a moment after this that the police found him again.

The lieutenant, who had previously threatened to arrest him, finding it impossible to do anything with him, finally ordered him arrested, and sent to the nearest police station. When he arrived at the station, the sergeant in charge locked him up in a cell, and brutally told him to lie down and sober up, for Hoyt seemed to be in a daze.

But Hoyt assured the sergeant, he was not drunk, that he not only had not taken a drink but that he was not a drinking man, and begged the sergeant to listen to him, while with desperate restraint he tried to tell the sergeant his story,—how he had come home, found the dinner cooking, had traced his wife to the butcher shop on the corner, and found that she had bought the meat for their evening meal just before the explosion had occurred; that it was always her custom on leaving the butcher shop to trundle the baby carriage along the sidewalk under the shade of the walls of the National Company plant; and as it was now near midnight and she

SKELETONS

had not come home, and none of the neighbors had seen her or the baby, he was absolutely certain, she and the baby had been crushed to death under the falling walls.

As he was now more coherent, and told the story with conviction, the sergeant became convinced a mistake had been made; and taking Hoyt from the cell, he hurried with Hoyt back to the scene of the explosion. When he arrived there, he explained the matter to the lieutenant as he now understood it himself, and the lieutenant for the first time realized not only the possibility but the extreme probability of poor Hoyt's surmise.

Calling a group of men together he hurriedly told them Hoyt's story, and asked them to begin clearing the sidewalk at once.

It seemed as if Hoyt knew by instinct the spot which his wife had reached, and going to that spot he began throwing away the bricks and trying to get down to the sidewalk. A score of volunteers hastened to help him, and it was hardly more than twenty minutes until the brick of a wall that had been four stories high had been cleared away from the sidewalk, and the broken wheel of a baby carriage discovered.

Immediately a number of men forced Hoyt away from the scene, while reverent hands cleared away the rest of the bricks, and lifted out the smashed carriage and the crushed and broken forms of a woman and a two months old baby, who were carried

HOYT'S WIFE

to the little cottage that had contained so much of happiness a few hours before.

Altho brokenhearted over the terrible death of his wife and his baby, which was their first, Hoyt seemed more normal after they had been discovered than he had been before.

An undertaker had been called, and the poor crushed bodies prepared for burial, while Hoyt sat by the window of the little parlor and rocked and rocked for hours without saying a word. Inquiring friends had asked him where he intended to bury his wife and child, and he told them her home was at Port Huron, and that he would take her back there to bury her with her baby.

A score of neighbors had looked after all the details and on the evening of the next day, just twenty-four hours after the accident had happened, the little funeral party went down to the station and put the coffin which contained both the mother and the baby on the train, while the bereaved father and husband went alone on the journey back to their old home.

I went at once to Hoyt's cottage and found friends in charge, looking after things. They told me that Hoyt had said he would be back inside of three days, and had asked them to occupy the house until he returned. So leaving word for Hoyt that I had called and that I would call again as soon as he was ready to see me upon his return, I busied myself in looking up the other cases, while I waited.

But among all the cases, there were none that

SKELETONS

presented those sentimental elements that go so far toward getting enormous verdicts; and I realized it would be hard to settle with Hoyt, because a man bereft of a young wife and her first and newborn baby, would feel that nothing in the world could compensate him for such a loss. Moreover, if he sued the company for that loss, any jury would give him a big verdict.

I could not see how it would be possible to settle with Hoyt for the loss of his wife and child for less than Ten Thousand Dollars, and I realized even that settlement would only be possible, owing to his comparative poverty, and to the likelihood that he might because of his loss want to leave the city and seek work elsewhere.

It was about a week later that I received a note from the neighbor woman, who had been looking after the house, saying Hoyt had returned and was ready to see me. Before going to see Hoyt the next morning, I stopped at the office of the company, as I did every morning, to find out what word they had received, if any, from people who had been injured, and to discover if any new claims had been made. Among the letters that they turned over to me this morning was one from a law firm in Port Huron, where Hoyt had just buried his wife, which was very brief and to the point.

It warned the company against making any settlement with Hoyt for the loss of his wife and child, and stated that the woman's parents intended to

HOYT'S WIFE

establish their claim against the company for her death.

Of course my first thought was that Hoyt had not married the dead woman, but they had simply been living together without a ceremony, and her parents perhaps hoped to collect or at least share in the claim on account of her death, by taking advantage of the failure of Hoyt and the young woman to marry. Then I thought, Hoyt might be a bigamist, he might have been married before, and consequently his marriage to the woman who had just been killed with her baby was illegal and no marriage in the eyes of the law, and on that account the dead woman's parents proposed to prove they were entitled to the damages.

But the more I thought over it the more I was puzzled. It might, of course, have been possible the dead woman had been married before, and was the bigamist. In any event, the controversy between Hoyt and the parents of the dead woman was going to be to my advantage; and I thought, by playing one against the other, I would doubtless be able to save several thousand dollars for the company.

Wondering whether I would be able to get anything out of Hoyt, I walked slowly toward his cottage; and knocking at the door was admitted by the neighbor woman, whom I had met before. She said Hoyt was expecting me and was sitting by the window in the front room, "looking out," she said, "as if he thought his wife and baby might come into view."

SKELETONS

I entered the room and Hoyt merely turned his head, while I told him who I was. He indicated a chair into which I dropped, while I murmured to him my sympathy for his terrible loss.

I began by telling him I realized how he was crushed by the loss of this woman whom he loved, and this his first baby, so young. I told him I realized he did not want to think of putting a money value on those he had loved, for no money in the world would compensate him for their loss. That I did not pretend it could, but, we did intend as far as it was humanly possible to show our sympathy in his loss and in his condition, and, if he was a reasonable man he would appreciate that a reasonable settlement for a man in his position in life would not only make it possible for him to quit working as he had, but to go into business. Then I asked him whether or not he had thought about what he would be willing to settle for; because, if he had and if his idea of what was reasonable in any way coincided with mine, I proposed to settle matters up quickly, adding that it would not be necessary for him to consult any lawyers or to bring any suits.

I told him that in the week I had waited for him to return, I had actually settled nearly two-thirds of the claims growing out of the accident, and, in no case, had any lawyer intervened. I had assured everybody, we intended to do the fair thing, and, they would not find it necessary either to employ lawyers or to apply to the courts.

Hoyt replied he had heard that that was what I had

HOYT'S WIFE

been doing from the neighbors, and, it had largely influenced him in the conclusion he had come to. He said he had been urged by some lawyers to put his case in their hands and had been asked to sue the company for Twenty-five Thousand Dollars, but, as the lawyers all insisted on having half of any judgment that might be secured, he had made up his mind, it would be just as well for him to settle with me direct, if he could get as much directly from the company as he would get thru some lawyer. He said, however, that he did not propose to haggle or to bargain over the matter, that he had just one figure, which he intended to stand by, and that was—Ten Thousand Dollars.

I was really surprised at his moderation. He had named as his figure, the identical sum I had made up my mind it would be necessary to pay him for a settlement.

But with my mind still pondering the meaning of the letter received by the company that morning, I began by assuring Hoyt of my appreciation of his reasonableness, and told him, I had no doubt but that we would agree on a settlement without any difficulty.

I said I did not want him to feel that I was going to take any advantage of him by attempting to discuss a settlement with him in his then state of mind. I told him my experience had been that it eased the minds of people who had endured such a loss to talk about it, and, I was curious to know of the lives of himself and this woman, so humble,

SKELETONS

whose little home seemed to be pervaded with a personality and character rather unusual for people in such walks of life.

He replied, saying that his wife was really an unusual woman, that while she had not graduated from college, she had attended college for two or three years, and was an accomplished musician, had, in fact, supported herself for several years teaching music.

I expressed surprise that a college woman like his wife should have married a man like himself without a college education, but he replied, that while he had not graduated from college, he, too, had attended college for a couple of years, and that it was, in fact, in college they had met.

I questioned him as to whether or not, he and his wife lived happily. He seemed quite eager to convince me that they did. I asked him how he got along with his wife's people, and he insisted that they were on excellent terms. I asked him a score of questions, which I hoped might throw some light on the subject of his relations to the dead woman and her family, but he answered them all quickly and apparently frankly, without any hesitation, altho he volunteered no information and never went a word beyond answering my questions.

Finally, realizing I was not getting any information of the kind I wanted, I looked him straight in the face and told him, I was very glad for his sake that his relations with his wife had been so satisfactory, that it would doubtless be a source of com-

HOYT'S WIFE

fort to him in future life to know that in their life together they had been so much to each other, but what he had told me left me very much puzzled over a letter that I had just received. And pulling out of my pocket the letter from the firm of attorneys in Port Huron, I read the brief note, which warned us against making any settlement with him on account of the dead woman and her child, stating that the dead woman's parents would prove their right to the damages growing out of the loss.

If I had expected any sign of surprise or distress from Hoyt I would have been disappointed. He did not seem in the least surprised, exhibited not the slightest curiosity or resentment, but turning his face again to the window, he said as if talking to himself, "It is astonishing what little things people will do for money!"

I did not feel that it was fair to press him for any explanation of the letter, and so, after waiting for two or three moments, as he had absolutely nothing to add, I said to him :

"Hoyt, of course, you realize I am not going to make any settlement with you in the face of a letter like this until I have made a thorough investigation of your relation to the woman who was killed. And, of course, you realize that with a letter of this kind in my hands, a half dozen different suggestions have occurred to me. I am not going to ask you to say anything that will incriminate you, so do not make any answer until I am thru saying what I wish to say to you.

SKELETONS

"I am satisfied from this letter, either that you have not married the dead woman at all or else that you eloped with her and she was not free to marry you, or else that you were married and not free to marry her, in which latter case, you would be a bigamist and amenable to the criminal law. In none of the three cases would you be entitled to any damages. I do not ask you to tell me anything, but I suggest, that since her people have raised the question, it is important for your own protection that you consult a lawyer at once, and consult a good one. My advice to you is to pick out one of the best young lawyers in town and let me know whom you have consulted. You go and tell your whole story to your own lawyer and let him tell you whether you have any claim or not. If he tells you that you have a claim, and her parents have none, I will take up the matter of settlement with him, but if he tells you after you have told him all the facts, that you have no claim, of course I shall have to take up the settlement with her parents. In the meanwhile, I am starting my own investigation to find out what the facts are."

He looked at me without showing any feeling or apprehension, and said :

"I realize you have given me the right kind of advice and I shall go down to see a lawyer this afternoon, and ask him to communicate with you."

The next morning, I received a note from one of the leading lawyers in the city, telling me that Hoyt had consulted him as I had advised him to, and

HOYT'S WIFE

he was ready to see me. I hurried over to his office from the hotel, and he began by telling me that Hoyt had told him fully what I had said to him the day before, and, he thought my attitude extremely fair and considerate. Hoyt had come to see him in the afternoon and told him the whole story. "It was," he said, "the most curious he had heard in his life, but after hearing all Hoyt had to say, he had told Hoyt frankly, he had no claim. "But," he said, "Hoyt is a poor man, and the expenses of the burial of this woman and her baby, and the shipment of their bodies to their old home had not only taken all the money he had saved, but had left him somewhat in debt to the undertaker, and he thought I might at least pay the funeral expenses."

I told him, I was perfectly willing to pay the funeral expenses in full, to pay Hoyt what he had paid and pay the unpaid bills to the undertaker, but, I would do so only in consideration of Hoyt giving me the information I needed to answer the claim which it seemed the parents of the dead woman proposed to make.

I told him, as he knew, the claim of the dead woman's parents could only be based on the fact that she had been contributing to their support; and it was perfectly plain from the financial condition in which she and Hoyt were living that she had not, recently at least, been contributing to her parent's support; that, furthermore, from what Hoyt, himself, had told me, it was apparent that for some time at least before they began living together, the

SKELETONS

young woman had not lived at home but had supported herself by teaching music.

Hoyt's lawyer assured me that the dead woman had never contributed anything to her parents' support and had not, as a matter of fact, lived at home or had much to do with her parents for a number of years, and he was sure from what Hoyt had told him that her parents could not have any valid claim on account of her death.

He said, that if it were possible for Hoyt to furnish me the evidence I desired without in any wise hurting himself, he would advise him to do so. He would report to me the next day, he said.

I told him just what I wanted in the way of a statement from Hoyt, based on what he had told me. Something to the effect that the dead woman had lived away from home for several years, and had not been contributing to and never had contributed to her parents' support.

He said he would go over the ground thoroughly with Hoyt, and he knew exactly what I needed.

The next morning, when I called at his office, he told me Hoyt had been there ready to give the information desired, and, he had himself prepared an affidavit which Hoyt had signed and sworn to before him, which he proceeded to read to me, and which he said he was ready to turn over to me in return for money sufficient to cover Hoyt's disbursements on account of the funeral expenses of the woman and the child. As these amounted only to \$134, I pulled out my pocketbook and paid the

HOYT'S WIFE

money over at once, upon the promise of the attorney to secure from Hoyt a full release for any claims that he might have on account of the death of the woman and child, and received from Hoyt's lawyer the affidavit.

The next morning, the mail brought the release which Hoyt had signed and acknowledged before his own attorney, and the matter, so far as Hoyt was concerned, was closed.

But, feeling I might get some information from him not covered by his affidavit, for use in defending any suit that might be brought by her parents, I called on Hoyt a couple of days later at his cottage, and told him, there was no need of reticence between us, that our business was settled; that I knew from what his own lawyer had told me that he had no claim on account of the death of the young woman, and that we had settled on the basis of what his own lawyer had advised him.

Hoyt said, yes, that was true, that he realized I had been most considerate about the matter, and, he felt sure that I would take no advantage of what he would tell me.

He said his attorney had assured him he was in no danger of any criminal prosecution, and as he was very bitter against the woman's parents he would tell me the whole story of his relations with the dead woman.

"She was," he said, "The daughter of a Methodist preacher in his home town, and had attended for two or three years, one of the Methodist colleges in

SKELETONS

South Michigan, afterwards going to Ann Arbor to study music, and after that she taught music in two or three towns adjacent to Detroit. He was the son of the Baptist minister in the same town, had attended the same college with her, and while they had known each other before going to college they had not become sweethearts until they were at college.

His father had not been able to help him thru college and so he had been compelled to quit college and go to work; the girl had had a similar experience, which was the reason why she had quit college and gone to teaching music.

He had finally secured a good enough position for them to make up their minds to marry, their engagement was announced to their friends, and the girl had begun to make arrangements for the wedding.

But one night, a few weeks before they expected to be married, a number of his young men friends had been with him, and they had declared, as it was unlikely they would ever be together again, that in the memory of old times and of his approaching marriage, they should make a night of it as a celebration. They had all been drinking a little, just enough — he said — to make him fail to realize what he was doing, and to enter into the spirit of the proposition.

So they went to a café and proceeded to order a considerable feast and considerably more drink, with the result that long after midnight, the whole

HOYT'S WIFE

party of them being tipsy, they had adjourned and proceeded to the house of a woman of the town, who made a sort of private business of entertaining men.

When they arrived at the house at this unearthly hour, she had difficulty in finding 'lady friends' to accomodate all of them, but finally succeeded, and each of them spent the rest of the night in the arms of some strange woman.

The next morning, after he had sobered up, he was overcome with shame to think he had been guilty of such an act of folly, and considered for some days making a confession of it to his sweetheart; but fear as to what she might do prevented him from telling her. Thus he put it off from day to day until one day he was surprised when a strange man called upon him. When Hoyt admitted who he was, the caller said he was a deputy sheriff, who had a warrant for his arrest on a charge of bastardy.

The woman with whom he had spent the night had charged him with being the father of her unborn child.

He said he had been too paralyzed by the charge to think what to do or to say. His whole idea was to hide himself and prevent the woman he loved from finding out anything about it. He had, therefore, without any protest submitted to arrest and gone with the deputy sheriff. Arriving at the jail, both the sheriff and his deputy, apparently taking it for granted that the woman who made the charge was a sweetheart with whom he had taken liberties, advised him — to marry the girl — and get

SKELETONS

out of it. They told him that was what most of the young fellows did and that they got a divorce afterwards.

Anxious only to escape the criminal charge, he agreed to do so, and the deputy sheriff went to tell the woman he had agreed to marry her. Shortly afterwards the woman appeared at the jail with a Justice of the Peace, who proceeded to marry them, and he was immediately discharged from arrest.

Someone, he said, suggested to him that it was probable that the girl had brought the charge against him purely for the purpose of compelling him to support her, and so he had but one idea and that was to get away and hide himself. He had therefore hurried to his room, gathered up his clothes, and with what money he had he hurried down to the railroad station and left town.

Arriving in Detroit he had taken a steamer, finally landing in Buffalo. There, under an assumed name, he got work and began to consider the terrible position in which he found himself.

He had been afraid, he said, to communicate with any of his friends for fear the woman he had married would find out where he was and attempt to sue him for support, and so for a year he simply hid and saved his money, intending always when he had saved enough to attempt to buy his release, get a divorce, and marry his old sweetheart.

As he saved up his money he gradually made up his mind to communicate with his sweetheart, and to make a full confession. Finally he wrote her a

HOYT'S WIFE

letter, telling her the whole miserable story, but describing how he still loved her and, if she could ever forgive him, how he hoped they might have happiness yet. She had replied at once, telling him she had been heartbroken by the story of his marriage to this woman with no virtue, but that gradually she had learned how the thing had happened, and understood his reason for disappearing. But she still loved him, and as soon as he got his divorce from this woman, who she felt had victimized him, she would be glad to come to him and marry him.

From that time on they kept up a regular correspondence and looked forward to the time when he would have saved up enough money to get his divorce and make it possible for them to marry.

Finally, however, he had been taken ill, and after working on for a couple of weeks, had been compelled to give up and had been sent by his landlady to the city hospital, where for weeks he had lain with a case of typhoid fever from which it was not expected he would recover.

He had for several weeks been too ill to know what was going on and had, of course, quit writing. His sweetheart, alarmed by the stopping of his letters, had bought a ticket for B—— and going to the address which he had given her, had found from the landlady that he was in a desperate condition in the hospital.

Going to the hospital she had asked to see him and had been told by someone in charge that visitors

SKELETONS

were not allowed to see any patient in such a desperate condition as he was unless they were father, mother or wife, and she had immediately declared she was his wife, and so had secured admission.

The hospital people, believing her to be his wife, had permitted her to help nurse him, and as he grew a little better, they discussed their problem.

In the meanwhile, all the money he had saved had been exhausted, and in his weak and helpless condition she had insisted on staying with him and taking care of him, until he was able to work again. Gradually, as everybody about the hospital called her "Mrs. Hoyt," they had agreed with each other that when he was able to leave the hospital they would rent a little cottage near his work and take up life together, and, as soon as he and she together were able to save the money, he would get his divorce from the scarlet woman, and then they would be married.

But he said, it had taken him longer to get back his health than he had expected, and by that time they had found that the baby was on the way.

He told how perfectly happy they had been with each other and how they had always planned for the time when, getting his divorce, he would be able to marry her and they could return to their home city and take up life again under their real names.

But as he had to be careful of himself and could not overwork, it had only been possible for him to provide for their comforts and to make provision for

HOYT'S WIFE

the baby; it had been impossible to save anything beyond that.

Finally the baby had been born and that had cost a lot of money. After the birth of the baby, the girl herself had been more than ever insistent that they should be saving and economical, so that he could get the divorce and marry her and give the baby a name.

"But," he said in conclusion, "there is the whole story. She and the baby blotted out in an accident and I shall never be able to do for her and her baby the one thing above all else in the world she wanted me to do, and which because of the love which I bore her I wanted to do."

He did not break down, tho I could see tears that were not only filling his eyes but coursing down his checks. The truth was that Hoyt was an extremely decent fellow, and I had been moved by his recital.

As he was telling me his story, I kept wondering what had become of the other woman, so after waiting for a few moments for him to recover control of himself, I said to him:

"Hoyt, what finally became of that woman you married?"

"Oh," he said, "I don't know where she has gone. I have never heard from anybody in the town since Helen came away."

I thought for a moment and then said:

"Did it ever occur to you that she had forced you to marry her purely for the purpose of giving her a certificate of character, and, not having heard from

SKELETONS

you for over three years, it is altogether likely that without waiting for you to get a divorce from her, she has gotten a divorce from you?

He turned and looked at me with amazement in his face, and said:

"My God, do you suppose that could be possible!"

"Possible, of course—I said—"Tho I have no idea how probable it may be. But it seems to me, in view of the fact that she has apparently made no effort to hunt you up or to force you to contribute to her support, that it could not have been with that idea that she forced you to marry her, and, therefore, what she wanted must have been a change of name, and a certificate of character, so that claiming to be a widow she might possibly contract a respectable marriage."

"Why," said Hoyt, "If she has done that I might have married Helen long ago."

"Married!" I replied, "Why, under the laws of New York, it constitutes a common-law marriage for you to introduce a woman as your wife and to live with her, if you have the legal capacity to marry."

As the full meaning of what I said dawned on him, he said:

"My God, then she was my wife!"

And dropping his head forward into his hands, his whole body shook with sobs.

I sat and watched him for some time until the sobs ceased, and he seemed to be pulling himself together. Finally he raised his head and looked at me, and said:

HOYT'S WIFE

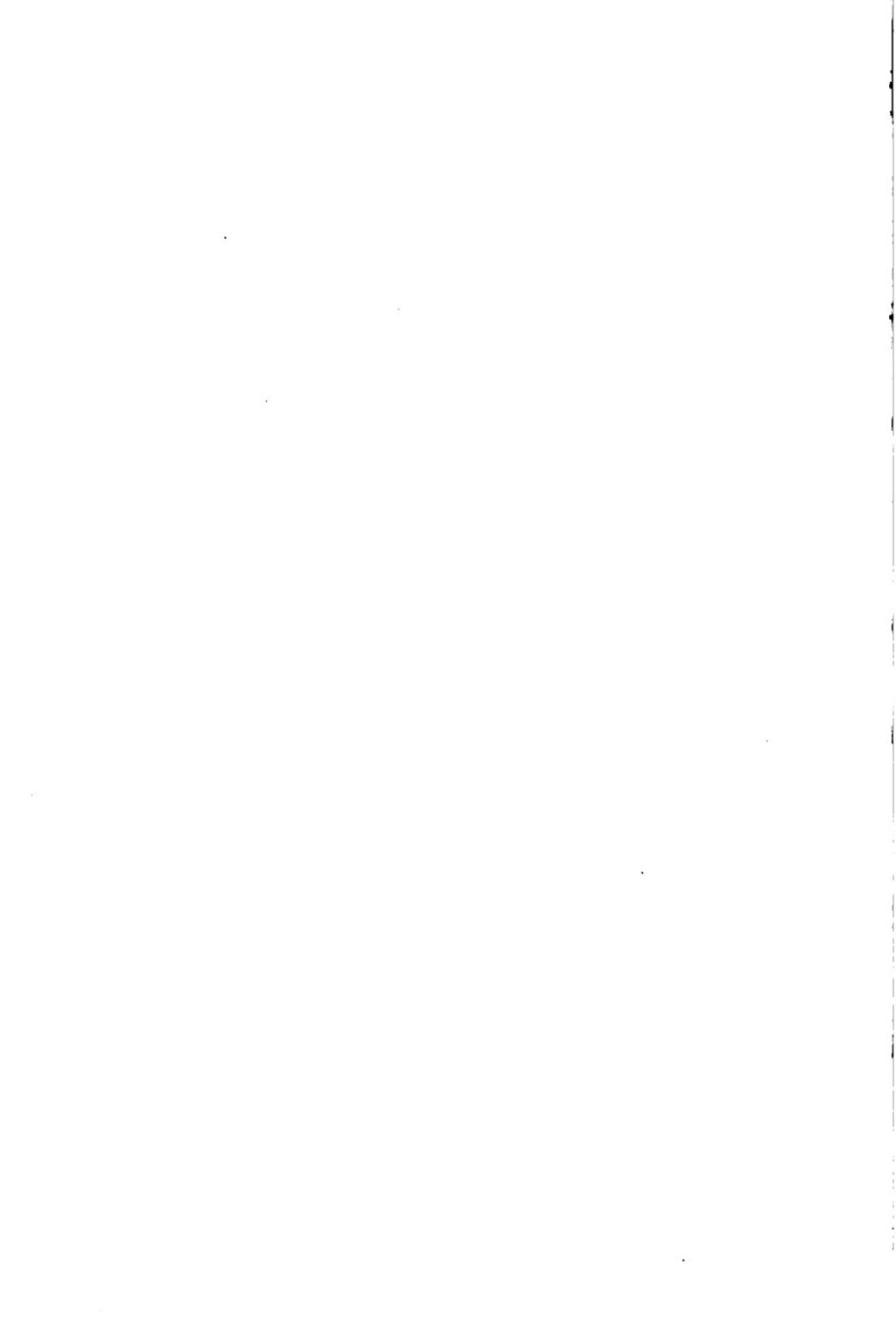
"She was my wife and I have settled with you for her and the baby for \$134." And then with a burst of bitterness, he said:

"I don't want to know—I don't ever want to know!"

And I replied—"No, I think you will be happier if you never know."

"But Hoyt, yours has been a strange story, and I tell you, man, my heart goes out to you! Good Night."

I do not know whether Hoyt ever found out or not, but I did. Our attorneys located Hoyt's first wife and found as I had anticipated that she had gotten a divorce from him inside of a year after his disappearance, had moved to Chicago and married another man.



DOCTOR X

DOCTOR X. was one of the most prominent men in the scientific world. I met him thru a college fraternity to which we both belonged. Some years later I met him again in London and we toured the Continent together. For years he had been a more or less frequent caller at my office. As he had grown in scientific fame and his income had increased, he called on me frequently for advice regarding his investments and savings. The fact that he was a bachelor was, in the opinion of those who knew him, due to his extreme devotion to his scientific experiments that frequently kept him up all night. I was not, therefore, surprised at his haggard appearance when he came into my office this time. But I wondered as he drew his chair close to me and began talking, not in his usual tones, but in the whispers of a frightened man, who was afraid of being overheard.

He said he was in great danger and did not know what to do. I urged him to calm himself. I told him that my experience had been that most men precipitated their troubles by their fear and anxiety, and that as a matter of fact most of the things that men feared never happened to them anyhow, and that if he would keep cool the danger would probably pass. But he interrupted me, saying that his situation was such a peculiar one and that he was in

SKELETONS

danger in so many different ways that he was simply frantic.

As his office was near the Waldorf, he had for years made a practice of lunching there. About two years ago, while lunching there as usual, a fine looking young woman had come in and looked around. Finding all the tables occupied and the table at which he was sitting almost the only one that had but a single person sitting at it, she had asked him if he would object if she shared the table with him. He assured her that he had no objection. Soon the waiter had served her, and they were engaged in conversation. It developed that she, too, was in the habit of lunching at the Waldorf on certain days, and before he had finished he had arranged to meet her for lunch at the same hour a couple of days later. At this lunch he had learned something about her, which resulted in his arranging to spend an evening with her, taking her to the theatre and to supper after the theatre, and then to his bachelor apartments which were a part of his office and laboratory.

After two or three occasions of this kind he found her company and acquaintance quite satisfactory; and as she was without other means of support, he rented a small apartment, established her in it, and lived with her for almost a year. In all that time she never asked him for a cent. She had accepted with gratitude everything that he had given her, and had been extremely considerate for his comfort and personal welfare. He had been happier than he had ever been before.

DOCTOR X

One day she told him that the serious illness of her father, who knew nothing of her manner of life, demanded her return home to Denver, and that much as she regretted it, she would have to leave him for a while. It was with a great wrench that he parted with her. But she insisted there was no use in complaining, that she could not communicate with him while she was gone, but that if she should be able to get back to New York again she would let him hear from her just as soon as she did. And so she went out of his life as completely as if she had never existed.

He had no real idea where she had gone, for while she had named two or three far western cities, he felt sure that she had named them precisely for the purpose of deceiving him as to where she was going. He said that he had felt heartbroken after she had gone, but had gradually reconciled himself to her loss, although he had found the company of other women utterly unsatisfactory and distasteful to him since she had left.

About three months ago she had suddenly reappeared. He was delighted. They had immediately resumed their former relations and he had rented a small apartment for her, though she kept a room in another place, which she said was necessary so that she could have an address thru which she could communicate with her home. Since she came back, however, she had seemed worried and wan, but this she explained as being due to the long illness and final death of her father, and to the disagreements

SKELETONS

with her family over her determination to return to New York, and her fear that they would attempt to find out what she was doing and how she was living.

About a week ago she had disappeared again, simply saying that it was necessary for her to be gone for a few days and requesting him to ask no questions and to make no search.

But last night, about eleven o'clock, the bell of his office door had rung. Going to the door, he found a strange woman there, who asked that she be assured that there was no person who could overhear them, before she told her mission. Being assured that they were alone, this woman then told him that she was a messenger from HER and that she had been sent to him and instructed to tell him that no matter what he heard he was not to try to find her or to come to her.

This, of course, only excited his curiosity and apprehension, and he insisted upon knowing what the trouble was. The strange woman replied that the girl was extremely fond of him and extremely grateful for all that he had done for her; but that she was now in trouble and she did not want him in any way to get mixed up in her trouble; and fearing that if he learned of her trouble he would try to come to her aid and so involve himself, she had sent her as a messenger to him to warn him to stay away.

He replied that he was extremely fond of the girl and that if she was in trouble, now was cer-

DOCTOR X

tainly the time to prove his regard for her, so he insisted upon knowing where the girl was and what the trouble was. This, the woman refused to tell and started to leave, but he, seizing his hat and coat, followed her out, telling her that he proposed following her until he found out where his friend was and what her trouble was. Finding that he was really in earnest, the woman said: "Well, I have got to go back to her at once, because she was desperate when I left her, and so you might as well come along." They hurried to a room in a nearby street.

As soon as they entered the room, the messenger cried out in alarm, for they found the girl lying on a bed writhing in agony. In reply to their hurried questions, she stated that she had taken poison and hoped that she would die! The Doctor rushed to the telephone, called up one of his friends at Bellevue Hospital and asked him to come with an ambulance at once to the address; and then taking off his coat he began to work with the poor girl in an effort to save her life.

Within a few moments his friend arrived from Bellevue. The girl had taken bichloride of mercury, but thru the efforts of Doctor X. she had vomited up most of this, and so it was really hard to determine how badly she was injured.

Just at this moment, while both of the Doctors were working over her, the door opened and in came a man about thirty-five in the last stages of consumption, who announced himself as the husband

SKELETONS

of the dying woman, and demanded to know what these strange men were doing in his wife's apartment. The consumptive husband proceeded to create a scene and to make threats of all kinds against the two doctors. The Doctor from Bellevue had insisted on bundling the poisoned woman up and taking her to the hospital; but the husband refused to permit it, and the woman herself positively refused to go. They had finally induced the consumptive husband to take a hypodermic and go to sleep, and about five o'clock in the morning the two doctors had left the sick woman with her friend as a nurse.

Doctor X. told the unknown woman, who had acted as a messenger, to do everything possible for the ease and comfort of the poor girl, and to call on him for any funds needed to take care of her. He had then gone back to his rooms, waited for business hours, and then hurried down to tell me his trouble and to ask my advice.

He had never known that the girl was married. She had always told him that she was not, but the consumptive husband, evidently a foreigner, speaking English with a decided French accent, had threatened him with all manner of vengeance and suits. If the girl should die there was sure to be an inquest, and he would be dragged into it, and his relations to the dead woman made known. He would become scandalized before the community, and his place in the professional world would be jeopardized. He was, he said, the president of one of the leading

DOCTOR X

scientific societies in the United States, and his connection with such a case would make too good a newspaper story to be overlooked. His life was ruined, he said, and his future blasted!

I told him to stop carrying on in such a manner, and asked him to put me in touch with his friend at Bellevue at once. He took the telephone off my desk, called up the hospital, and soon had his friend on the wire. I asked his friend about the case and he told me that there was no doubt but that the young woman had taken bichloride of mercury, and in his opinion was going to die, but that the prompt work of Doctor X. had resulted in relieving her of so much of the poison that it was likely that she would linger for a number of days. And then he casually remarked that if he could have gotten her to go to the hospital he could have made a hospital case of it and when she died there would have been no inquest, but she had refused and so there was the devil to pay. I asked him how it was that if they got such a case to the hospital it would be, as he called it, "a hospital case" and there would be no inquest. He replied that there was a practice that if a person was in the hospital for a week or more and then died there was no inquest held, as the hospital records told sufficiently about the cause of death to make an inquest unnecessary.

I asked him whether he thought that if I got the woman to the hospital he could keep her alive for a week and so make a "hospital case" of her? He

SKELETONS

did not know, as it was too soon to tell, since the effect of the poison had not yet begun to show.

I told Doctor X. to go back to his office, take some rest and then attend to his regular business and above all not to run away and to leave the rest to me.

I hurried up town to the poisoned woman. Entering the room I found her friend with her, and the consumptive husband still sleeping on the couch under the influence of the opiate. I told the girl that I was Doctor X's friend, and that from what he had told me it appeared that she did not want to make any trouble for him. She assured me that that was so. I told her then that the most imperative thing for her to do, if she wanted to protect the Doctor, was to go to the hospital. This she absolutely refused to do, because if she went to the hospital her whereabouts would become known at once. For the police were looking for her. She was in fact hiding from the police in this little room.

Replying to my questions, she gradually told me what the trouble was and how she had come to her present predicament.

Her husband, she said, was a Belgian of artistic tastes and uncertain income, but he had well-to-do relatives in Belgium who assisted him whenever he was out of work in America. Some two or three years ago he had developed consumption, and had not only lost his position but had become unable to work. It was then that she had been compelled to accept the support of Doctor X. in order to help

DOCTOR X

him. But she had become so fond of Doctor X. that she had been unwilling to tell him the truth, and she could not bring herself to ask him for money to secure the necessary treatment for her husband. Her husband's doctors had finally told her that it was necessary for her to send him to Colorado if his life was to be saved, and she had looked around for some other way to get the necessary funds without calling on Doctor X. Thru her habit of lunching at the Waldorf she had met quite a wealthy man, who had invited her to spend a day with him, which she had done, and under the promise of future engagements of like character he had given her a couple of thousand dollars to fix herself up a place where she might receive him, but as soon as she got the money she fled with her husband to Colorado. The wealthy man, having come to the conclusion that some sort of a game had been played on him, complained to the police that she had robbed him of two thousand dollars, and the police had been looking for her, tho she had not known it. She and her husband stayed in Colorado until the two thousand dollars was spent, and then she had returned to New York as her husband was getting worse anyway. Coming back, she had, both on account of her fondness for Doctor X. and his generosity, resumed her relations with him. But not until she returned to New York had she learned of the complaint of the rich man against her and that the police had been looking for her. About a week before she had received a tip from a friend that the

SKELETONS

police had located her, and that she had better disappear. So she left Doctor X's apartment and hid in this room; but the day before, her consumptive husband coming in had reported that the police had spotted him and had followed him to the room where she was hiding. That evening, her husband failing to return at the usual time, she became frightened and concluded that the police had arrested him; and fearing that the police would get her soon, she had asked her friend to go to Doctor X. and warn him not to attempt to communicate with her or to come to her assistance.

When she had heard that the police were looking for her, her husband had written to his relatives in Belgium telling of their desperate condition and asking for sufficient money to enable her to settle with this rich man who was complaining. They had been expecting the remittance to arrive for several days, but had heard nothing. After her friend had left to warn Doctor X. she had, in her despair, decided to end it all, and had taken the poison.

She had, she said, no desire to recover. She insisted that she had given the rich man ample return for his money. Her husband was a beast, and she only regretted now that she had sold herself to take care of him. The only man, she said, who had ever treated her with consideration was Doctor X., and she greatly regretted that he had not given heed to her warning and stayed away, altho she was gratified to find that his fondness for her had led him to act as he did.

DOCTOR X

It was an extraordinary story. When she finished I urged her again, if she so much desired to protect Doctor X., to go to the hospital, but she positively refused to do so, declaring that she knew that the police would seize her as soon as she entered the hospital. I told her then that if she refused to go to the hospital voluntarily I would be compelled to go to the police myself, and complain that she had attempted suicide, and have her arrested on that account, and sent to the hospital under police care. She had never heard that one could be arrested for attempting suicide, and when she became satisfied that I was going to act, she consented to be transferred to the hospital. I assured her that the Doctor's friend at Bellevue would give her every attention and would endeavor to protect Doctor X. in every way.

I immediately telephoned the hospital, got an ambulance, bundled her up and took her to Bellevue, leaving her husband still in his drugged sleep.

Once in the hospital, the Doctor's friend nursed the case along in every possible way.

The third day after the girl was in the hospital, the remittance came from Belgium.

With the money in hand, she declared not only her desire but her intention to get well, and for a couple of days she seemed to improve. She made a brave effort but the poison had gotten in its work, and on the evening of the eighth day she died.

As he said he would, the Bellevue doctor reported it as a hospital case and there was no inquest.

SKELETONS

The consumptive husband had also been taken to the hospital and kept under the influence of opiates during the whole week, and so had not had a chance to babble or talk.

During the week I learned that the consumptive husband had never taken out naturalization papers, and when his wife died there was, of course, no reason why he should use the funds to attempt any settlement with the rich man, who had complained of her to the police. I decided, therefore, that the best thing to do was to call the attention of the Federal Immigration authorities to the physical condition of the consumptive, pointing out that he was likely to become a public charge. They promptly arrested him, took part of his money, just received from Belgium, bought him a ticket to his home country and put him on board ship. Within a week after the poor girl died, her husband was on the sea.

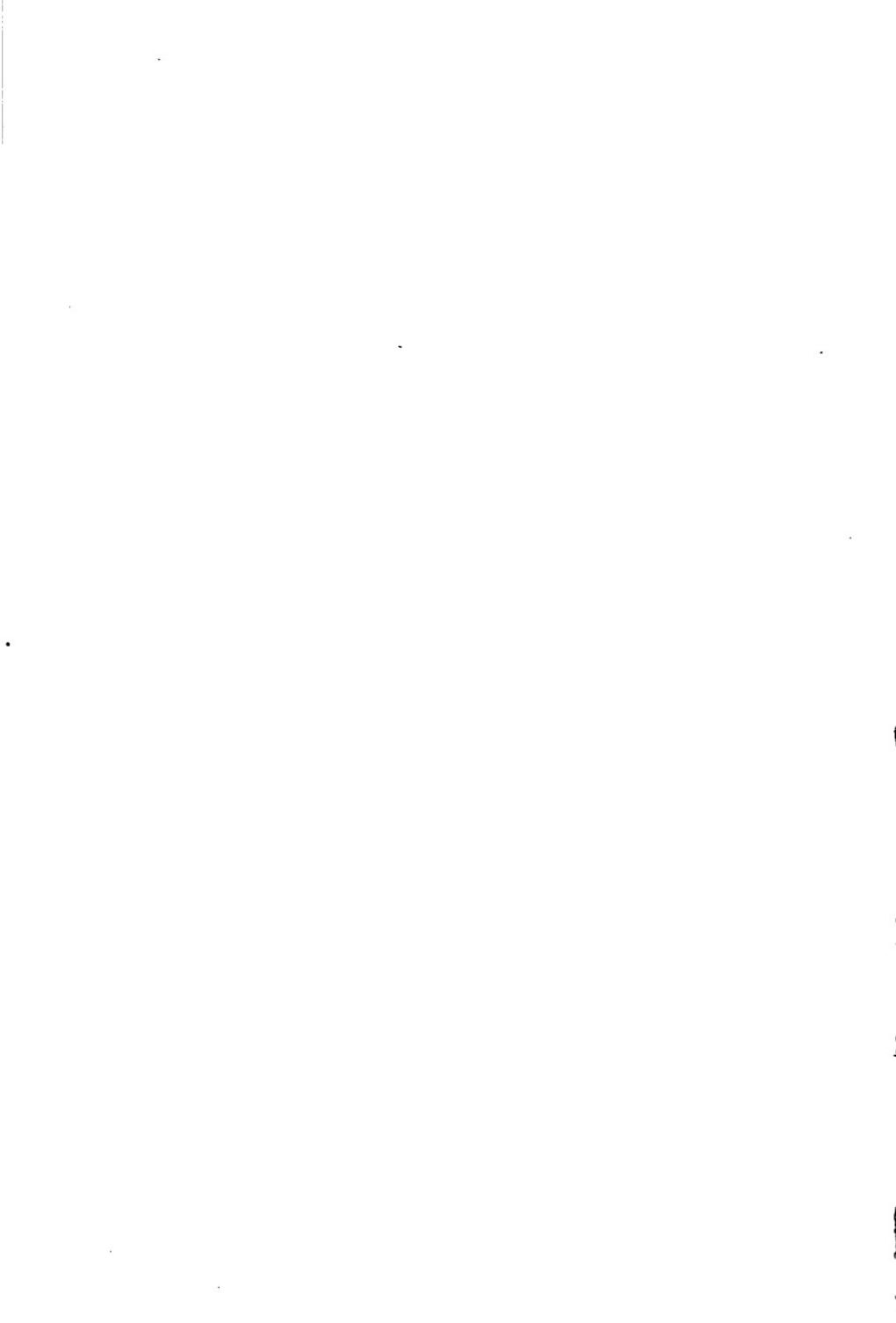
I told Doctor X. never to act panic stricken again; that the case simply proved what I had always maintained — **MOST OF THE THINGS THAT MEN FEAR NEVER HAPPEN TO THEM!**

Doctor X. insisted upon paying all the expenses of the funeral of his friend, but as I insisted on his staying out of sight, we got the unknown woman's friend to buy the burial plot, select the casket, make all arrangements with the undertaker and see to the burial.

She presented an itemized statement of all disbursements and scrupulously accounted for every cent I had given to her. When it was all over

DOCTOR X

Doctor X. and myself both pressed her to accept some present for her assistance, but she steadfastly refused to accept a penny saying simply: "She was my friend. I only hope to God that when I come to die, somebody will be as white to me as he has been to her."



LITTLE OLD NEW YORK

HE WAS the precocious scholar of the country school; his father, a stock raiser who could see no use in education. So when he determined to go to the University, his father refused to give him the slightest assistance while he, having found it comparatively easy to work his way through the State University, decided to come East for some post-graduate work and see what the effete East was like. Arriving in New York he found the old bookshops and the Bohemian eating places far more interesting than the classic halls, so he worked only enough to satisfy his meagre physical wants and his very considerable appetite for old books. He knew a hundred places where you could dine well for twenty-five cents, but he begrudged every cent he was compelled to pay for rent or for food since it postponed the time when he could possess some coveted volume.

For several years he lived this way, until one morning he received a telegram saying "Father's dying, come at once."

He had almost forgotten he had a father, for there never had been any love lost between them. His father always smelled of the stock pen while he smelled of old books.

He had nothing to worry about but his little collection of books, and these he hurriedly packed into

SKELETONS

a couple of boxes and left in the care of a friend, while all the rest of his belongings he piled into his trunk and hurried West, wondering whether his father would be dead before he arrived, and if he should inherit anything, and what books of those for which he so much longed would he acquire first.

Arriving in the little Western town near which was his father's ranch, he found that his father was not only not dead but considerably improved. The meeting between him and his father was cold and formal. His father had no interest in what he had been doing in New York. Since the father asked no questions he volunteered no information. For a couple of weeks he looked around the ranch, visited those of his old boyhood friends who were still left in the country, and as his father still lingered he decided to return to Kansas City and there seek something to do, where he would be close at hand if his father should turn suddenly worse. Knowing books he had no trouble in getting employment in the leading bookstore in the city and soon found a number of congenial spirits to whom he recommended the purchase of rare old volumes that he had discovered in the East.

One day a young woman came in looking for some unusual book. She was referred to him, and in this way their acquaintance began.

She had married at nineteen, just out of school, an old man regarded as well-to-do, and lived as happily as an old man's darling could for two years, when he died. His estate was much involved, and

LITTLE OLD NEW YORK

out of it her lawyer was able to save for her only a small sum. But she did not regard it as anything to save, merely a something to keep her until she found another home for herself.

They soon became friends, and, in the joy of being appreciated, he forgot that he was waiting for his father to die. But one morning the message came announcing his father's death, and he caught the first train to his old home. The burial was hurried, as it is in country places, and it took him only a few days to find that his inheritance would be small, but, that it was large enough to make possible the gratification of many of these desires long deferred.

Returning to Kansas City, while waiting to realize on his inheritance, he told her, there was now nothing to keep him in the West and just as soon as he got the money from his father's estate he would leave at once for Little Old New York.

She expressed a wish that she might go along as she had never seen New York, and, in a joking way, he invited her to come along and share what he had though it was not much, and to his astonishment she accepted. So they were married, and with the little he had inherited, and the little more she had inherited, they started East with joyous hearts.

He for the city he knew, and loved so well!

She for the metropolis of which she had heard so much and wondered!

Arriving, he rented a small apartment near where he had previously lived, and they stocked it with the little furniture she had taken from her old home

SKELETONS

in the West and had shipped on to New York when they were married.

For a few weeks they were quite happy while he took her around to all the quaint old nooks, bookshops and Bohemian eating places he had frequented before. But it was not long before she began to feel homesick for the open windows of her Western home, for the wide lawns, for the open spaces, for the voices of those she had known from childhood. When alone in the little apartment, she not only grew frightened at the silences, but, lonely beyond expression as she realized she knew not a soul in this great City, except the curiously detached proprietors of little bookshops who moved around like phantoms, and who handed you a book to look at without saying a word, or the obsequious waiters at the curious "joints" where they dined.

She got tired of eating at a new place every night, and she got hungry, oh so hungry, for just plain American home-cooking. She wanted to go back home, back to Kansas City, but she was afraid to suggest it, for he seemed so happy to be in the City and in the atmosphere he loved.

Finally she could not suppress her feelings any longer and when he returned one evening, it was to find her in tears and shaking with sobs. She was curled up in her big arm chair by the window in their little front room from which she could look down the side street on which they lived, and just get a glimpse of the traffic in Broadway, beyond the corner.

LITTLE OLD NEW YORK

He was shocked and astonished and began blaming himself for neglecting her, but she protested that it was not anything he had done or had not done, but she just had to go back home. She hated New York! He tried to comfort her, to argue the matter with her, but it only made her worse, until finally, she grew hysterical, and in an effort to pacify her, he promised her she could go back to Kansas City but, she would have to go alone for he cared nothing about Kansas City or anybody in it, and could not and would not take the money for the trip when it would deny him the purchase of so many books he desired.

He thought she would forget the promise in the morning, but she did not. She began to pack as soon as they had had breakfast, and announced her decision to leave that day. He protested, but she again went into hysterics. So he helped her pack, went with her to the station, bought her ticket for Kansas City, got the best accommodation possible on the sleeper, kissed her goodbye, and went on to his favorite occupation, wondering how long it would be before she would come back.

That night when he returned to his little apartment he was surprised to find how desolate it was. Everything about it spoke to him of her. She was such a dainty little thing, and although their marriage had been quite unexpected and quite unromantic, for neither of them had expected very much, yet it was astonishing how in a few weeks she had grown into his life and seemed to be indispensable.

SKELETONS

He began to count the days when it would be possible for her to have arrived home and written back to him. When the day came and no letter arrived with it, he was disappointed and morose.

He had written her every day since she had gone, rather taking her to task for her foolishness in wanting to go away from such a wonderful city, back to such a countrified place as Kansas City. He told her, Kansas City was nothing but an overgrown village, uncultured, and without any appreciation for those things which they both loved so much. But when no letter came from her as soon as he thought it ought to have come, he felt resentment and decided he would not write any more until he heard from her. It would teach her a lesson. She could not flout him or treat him as she had with impunity! And so a week more went by, during which time he stuck to his resolution not to write to her, but began to regret that he had written with so little consideration for her feelings regarding her home town and the people in it.

Every morning he went to the front door to see if there was a letter from her, before he even started to dress. As day after day went by without any word, he began to wonder if he should ever hear from her. He had just about made up his mind he would write and beg her forgiveness for the way he had ruffled her feelings, when he opened the door and found lying in the hall outside, a letter addressed in her handwriting. Eagerly he picked it up. The postmark was Kansas City. But with it in his

LITTLE OLD NEW YORK

hand he was almost afraid to open it. As he walked back to his bedroom he carefully opened the envelope and then withdrew the letter and began to read. It was very brief. It announced her safe arrival in Kansas City, the receipt of his letters, her realizing they had married without love, her declaration that she hated New York, and his way of living, and her determination not to return but to stay where she knew people and where she was known, and where there lived those who cared for her; and it ended with asking him to kindly have her furniture packed up and shipped back to her at his earliest convenience.

He was stunned! It seemed as if there was nothing left for him to live for. It was true they had married without professing to love each other, but, they had been good friends with tastes and interests so much alike, and since they had married she had seemed to be happy, and he knew he had been. Life had become a totally different thing, and he suddenly realized he really loved her, now that she was lost.

He got up and walked around thru the little apartment, thinking of the few happy weeks he had spent in it with her, and then he began to think of how this piece of furniture and that would have to be packed and crated to get back to her without damage.

It did not occur to him to question her decision, in fact, as he thought about it, he realized how little he had to offer her and wondered how she had ever come to marry him. He did not blame her for leav-

SKELETONS

ing him, and yet he wondered why fate should have given him just these two months of happiness in a life that had been so dreary and drab and then to snatch it all away from him, just when he had learned what happiness was.

Tears filled his eyes, and his heart swelled with self-pity. Then he felt an impulse to get out into the air and forget it all. He hurried into his clothes and rushed out, stopping at his usual place to get a cup of coffee and a roll, that passed with him for breakfast, and hurried on downtown to his usual haunts, hoping there to forget the brief episode that he felt would mar all his life. There among his books he soon thought of other things, but when night came he felt that he could not go back to the little apartment, and so he stayed downtown in a cheap hotel, after spending the evening with an old crony.

The next day and the next he stayed away from the little flat, but finally decided he ought to go back and see if there was any more mail. He was disappointed when he came to the door. When he opened it and stepped within, it seemed like a tomb. He could not believe an apartment that had been closed only two days could become so stuffy. It seemed as if it had been closed for a year, yet everything was there in its place, nothing missing. But as he looked around his heart was filled with bitterness and he decided that he was foolish to waste any feeling on the woman who had so heartlessly abandoned him.

LITTLE OLD NEW YORK

Since she had shown so little consideration for his feelings he would show as little for hers.

She had told him in her letter to pack up her furniture and send it back to her. Well, he would do it, but he would do it when he got good and ready. In the meantime, he could not give up the apartment for a month, and as he had the rent to pay he would live in it. With that determination he went to bed somewhat reconciled to going back to life on the old basis before he had met the fickle little widow.

He really felt quite cheerful in the morning when he left the apartment and went downtown. Yes, he would pack up her furniture and send it to her at the end of the month. He had not written her any more letters. He had never been much at writing letters and her letter did not call for any reply. He was, therefore, somewhat surprised two weeks later when he opened the door of the apartment to leave it, and found another letter from her lying on the floor outside. He picked it up and closed the door behind him, intending to read it as he had breakfast. It was brief, as was the other letter, but complained that she had written him two weeks before asking him to have her furniture shipped to her, that she had had no reply from him, and she wondered whether he had received the first letter. For fear he had not she told him again that their marriage was a mistake, that she hated New York, and was not coming back, and that she wanted him to pack up her furniture and ship it to her without delay.

The tone of her letter angered him.

SKELETONS

"I'm going to ship her darned old furniture to her," he said to himself, "but she cannot expect me to do it in a week, and since she writes me again in such a huffy tone, I'll just take my time. Instead of packing it up at the end of the month, I'll just keep it another month and let her kick about it."

And feeling that in some way he was getting even with her, he actually felt pleased with himself, and went on downtown saying to himself that he would show her.

The end of the month came and he made no move about packing up the furniture, nor had he written anything outside of those first three letters he had written before he heard from her. It was a week into the second month, when as he opened the door he found a long business-like looking envelope addressed to him from Kansas City. The address was typewritten and as he opened it he saw that the letter was typewritten, and proceeded to state that unless he at once shipped to Kansas City to the address given, the household goods, furniture, and personal belongings of Mrs. — that legal steps would be taken to secure them.

"Humph! She has gone to a lawyer, has she? I suppose an application for divorce will come next. Let her come get her darned old furniture!"

And he made up his mind, that was just what he would let her do — let her send and get it or let her come and get it herself. Why should he bother with it? He would pay the rent for the apartment until the end of the month and stay with it until she sent

LITTLE OLD NEW YORK

somebody to take the furniture out, and then she could have her darned old furniture. He made up his mind that he would make no reply to the lawyer's letter, no more than he had made to hers, and he laughed to himself to think how mad she would be waiting to hear from him.

So the days went by, the end of the month approached, and he began to realize it was going to cost him considerable of a pang to give up the little apartment, but there was no use in his keeping a four room apartment to live in by himself; and after this bitter experience with women he was certain that he would never marry again. He was done with women for all time!

He was somewhat surprised that she had made no move to send and get her furniture, but at last he made up his mind that he would heap coals of fire on her head by having it really well packed and send it to her.

He began to make his plans to move out at the end of the month. One morning on leaving he realized there were only three days left of the month, and, he would have to attend to the packing at once. As he shut the door behind him he said to himself: "Well, when I come home this evening I will go around to the express company and make arrangements for them to pack in the morning." Several times during the day it came to him that that night would be his last in the apartment. He ate his dinner downtown and before going to the apartment he stopped at the van company's office and arranged

SKELETONS

to have the men come in the morning and pack the furniture for shipment.

As he opened the door of the apartment a current of fresh air swept past him and he wondered in an absent-minded way which window he had left open when he went out in the morning. He knew where every piece of furniture in the little flat stood and so had no need to turn on the light. He passed down the hall to the bedroom, turned on the light there, laid off his coat, and thought that he would arrange some of the furniture ready for the packers in the morning, before he went to bed. He walked thru the little dining room into the front room. There was the open window. He reached up and turned on the light, and there curled up in the big chair by the window she sat.

"You back?" he exclaimed.

"Yes, Bill," she said, "forgive me; I never realized what little old New York was like until I went back to Kansas City."

BOB BARNETT

I FIRST knew Bob Barnett when he was the night operator in the old Vandalia Depot in the town where I went to college. I used to go down to meet the eight o'clock mail and stick letters into the mail car, and would nod to Bob as I passed the window where he sat at the key.

After I had graduated and gone to a neighboring city to start the practice of law, I found Bob transferred to the same city and acting as City Ticket Agent for the railroad company. Still later, I was astonished to find Bob living in a little cottage in the same part of the town where I lived, and because we had known each other in the little college town I used to call at Bob's home, and we would attend the ward political caucuses together.

Bob had married a girl from the college town, a beautiful young woman, and had two fine boys, one about five and the other about three years old.

He had bought a little home thru the Building Loan Association and was paying for it in installments of about fifteen dollars a month. Naturally this was a long process.

One morning, riding down together on the street car, Bob broke out in a torrent of bitterness against the world. I had supposed he was happy — a beautiful wife, two fine children, a little home he was paying for — and altho I knew his salary was small,

SKELETONS

I really had not imagined, it was as small as it was until this morning when he began by telling me that the railroad company only paid him sixty-five dollars a month, and that it was impossible for him to live on that sum, feed and dress his family, and pay for his little house, altho the payments on it were scarcely more than rent

He declared that it was outrageous the way the big companies treated their men! He said, he handled thousands of dollars in a month in the ticket office, and that it would be easy if he were not an honest man for him to steal enough every month to make life less hard. "But I would not be such a fool as to take a few dollars a month simply to make life a little more comfortable, only to get caught in the end and being found short, be arrested and convicted of embezzlement, and have my life and my wife's ruined to no purpose."

He said, it was foolish for the companies to think they could buy not only a man's services but his honesty for sixty-five dollars a month. "Now you know," he said, "the railroad company divides the offices with the express company. The express company only pays its agent sixty dollars a month, so that he either 'loses' an occasional package or knocks down a little money from time to time to make both ends meet." And Bob said he had told the express agent, he was a fool to do so, that they would get him sooner or later.

I sympathized with Bob, told him it was hard work, but that I was astonished to find the rail-

BOB BARNETT

road company did not pay him any more than it did. I assured him I would be glad to do what I could with some of the officers I knew in order to induce them to raise his salary to a living wage.

Bob thanked me for my interest, and said, he supposed if he kicked they would raise him to seventy-five dollars a month, but that would really do him little good, for he had figured, he had to have at least ninety dollars a month and, a year or two later he would have to have a raise on top of that. "But," he said, "I have been thinking over this thing for a long time, and you know I think a man in my position would be entirely warranted in just holding up the money from the daily receipts until he got a god big bunch of it and then running away with it and starting life all over again somewhere else."

"What good would it do you at that?" I said. "They would get you sooner or later." "Well," he said, "suppose they did get a fellow, they could not find the money if he had it properly put away, and what if they did send him to the pen for a few years, he would not be much worse off than out of it; and after he had taken his medicine, he could go back and dig up his money and start life over again."

"They would give you ten years in the pen for a thing like that," I said, but he replied, "How could I ever get Fifty Thousand Dollars in ten years in an honest way?"

I laughed over the suggestion, and then said: "It

SKELETONS

would take a pretty game man to work out a plan like that, and take his medicine with the hope of using his money after his term in the pen was over." "Well," Bob said, "I have thought it all over and if I thought the stake were big enough and worth while, I would take a chance!"

By this time we had reached downtown, and as we parted I told Bob to "cheer up." Although we met every day or two either going downtown or coming home, he was always the old cheerful Bob and the subject was never alluded to again in our conversations.

About a year later, I went out of my office for lunch at noon on Monday, and in the lunchroom I heard the talk of the robbery of the express company, perpetrated supposedly by Bob Barnett, the City Ticket Agent, and the Express Agent, who occupied the office with him. The evening papers were full of it.

Saturday evening the Internal Revenue Collector for the District brought in his week's receipts amounting to about Sixty Thousand Dollars, and deposited them with the express company for shipment to the Treasury Department at Washington. The money was all in currency, done up in neat solid packages. The express company, as well as the railroad Ticket Office, was always open Saturday nights, so it was not astonishing to find Bob and the Express Agent both there until eleven o'clock. At eleven o'clock each of them had locked their respective safes and gone into the little restaurant a few

BOB BARNETT

doors away to have a bite of supper before going home.

Monday morning, when the office did not open up, an investigation was made and it was found that both Bob and the Express Agent were missing. That they had robbed the express and railway companies and disappeared was suspected, but that they had stolen the money deposited by the Internal Revenue Collector was not known. As no one but the missing agent knew the combination it was impossible to open the express company's safe until an expert had been brought from Cincinnati, which was the safe company's headquarters. He had been telephoned for and was expected on the next train.

The next morning's papers announced that the expert had arrived and had opened the safe but it was empty. Plainly the express agent had not shipped the money deposited by the Internal Revenue Collector, and so it was confidently announced that Bob and his accomplice had gotten away with at least sixty thousand dollars, and probably more as some of the railroad's receipts had also been taken, as well as some other smaller currency shipments.

A nation-wide search was immediately started for the missing men. It was discovered they had gotten a train going west toward St. Louis about 1:40 Sunday morning, but thereafter all trace of them had been lost. Some weeks went by and people had almost quit talking about the robbery or the clever-

SKELETONS

ness with which the culprits had laid their plans and escaped detection.

I had told the United States District Attorney of my talk with Barnett a year before, because I felt that it would throw some light on the character of the man and his attitude toward the crime. I told him he would not find Barnett burning up the money, but, he could depend upon it that wherever Bob was he had gone to work, and, they would never find him by looking into the places for which they usually look for such criminals.

One day, three months after the robbery, the town was astounded to hear that one of the men had been captured. The express agent had been found in a dive in Baltimore. He admitted his identity, was sick with dissipation and broke, having spent in just three months all that he had gotten out of the robbery. He was quite willing to talk and told how for a year Barnett had been telling him of the injustice and unfairness of their respective companies toward them, and drilling into him the idea that it would be nothing more than right when the proper opportunity came for them to take what was coming to them and let their companies suffer. He had felt the injustice of the way the express company had treated him and felt, as did Bob, that it was ridiculous for the express company to think they could not only buy his services but his integrity and honesty, when he was handling thousands of dollars a week for them, for a miserable fifteen dollars a week, which was all they paid him.

BOB BARNETT

A long time before, he and Bob had agreed that when a suitable bunch of money was at their disposal they would take it and decamp. Several times before, when large sums had been deposited with the Express Company for shipment, they had discussed the advisability of taking it and departing with it then, but they had always ended up by deciding that the amount was too small for such a risk, and that by waiting a little longer they would get hold of a bunch that would be worth while.

On the Saturday they left, the deposit of the Internal Revenue Collector had been so much larger than usual, that as soon as it had been put in the safe and the Collector gone, Barnett had begun to say, this was the time. They would never get a chance at another such a bunch of money again, and he agreed.

During the evening, while they were attending to their other duties, they had carefully packed up from the railroad company's receipts of the evening all they had thought they could take along with them. They had packed up nothing but paper money, and though they had in the main sorted the bills as they were usually sorted for shipment, Barnett had taken pains in assisting him to prepare the money for shipment to make the packages all of exactly the same size, whether they contained Twenty Dollar bills, Ten Dollar bills or Ones and Twos.

As it came time for them to close the office at eleven o'clock he began to weaken, but Barnett urged him to take a couple of drinks, and instead

SKELETONS

of putting the money in the safe they put it in a suit case which Barnett frequently carried back and forth from home with his laundry.

They left the suit case in plain sight in the rail-road office while they went out to get a bite of lunch. While at lunch he had begun protesting that he would not go, but Barnett told him he could not back out now. The safe was locked, the die was cast and all they had to do now was to return to the office, as they always did Saturday nights after eating their suppers, pick up the suit case and start home. But instead of going on home they would drop off the car as it passed the railroad station, catch the train for St. Louis, and then for the West. Barnett declared his intention of going to Vancouver and getting a ship for the Orient.

He acknowledged they had gone too far to back out, but he still protested that he had not agreed to go ahead. Barnett plied him further with liquor so that when they returned to the office to pick up the suit-case, he was pretty badly muddled. When they came out of the office with the suit-case it had begun to rain, Barnett therefore called to one of the street hacks nearby and asked him to take him up to the railroad station as he was going over the adjoining town to spend Sunday with his wife's people.

He and Barnett climbed into the hack and drove to the railroad station. Bob, being a railroad man, did not buy a ticket and the depot men knew him as it was nothing unusual to see him around the railroad station. The trains passed at this point and

BOB BARNETT

they went out as if they were getting the train East, but in fact got out on the other side and went over and got into the day coach of the train going West.

There were but few passengers in the day coach and they were all asleep anyway. As soon as the train pulled out of town and crossed the river, Barnett congratulated him on the fact that they were safely away with money that would keep them easy for the rest of their lives, and invited him to join him in one big drink to the success of their enterprise, after which they would divide the money.

He drank, muddled as he was, and supposed that Barnett drank. Barnett put the suit-case on his lap and opening it up picked out the packages, handing first one to him and then taking one himself, until the packages were evenly divided. Bob said to him: "There is your half and here is my half." He had tried to pick up his own handbag and put his packages into it, but was so drunk that he bumped his head, and so Barnett had done it for him. Barnett then closed up his suitcase and they talked in undertones, keeping quiet when the trainmen passed along. When the conductor came in, Barnett told him they were going to St. Louis and paid cash fares for both of them, throwing the receipts on the floor.

He had, by this time had so much to drink that he was maudlin and sleepy and soon went to sleep, not knowing how long he slept. When he awakened, Barnett and his suitcase were missing. He found

SKELETONS

that the train had nearly reached St. Louis, and asked the trainman what had become of his buddy, but the trainman had said he had come on at Mattoon and had not seen anybody with him.

He realized at once that Barnett had deserted him and that thought sobered him for he realized that up to this time Bob had been the directing mind. Now he would have to take care of himself. His first thought was that Barnett, anxious to get out of the country, had been unwilling to travel West thru the United States and had probably dropped off at the first railroad crossing running North, and had gone to Chicago, probably intending to go from there to Winnipeg and West to Vancouver thru Canada. The first thought that had come to him was that there would be little trouble in finding that they had bought tickets going West, so the best thing for him to do, to throw them off of his tracks, was to double back East at once. Getting off the train in St. Louis, he found the first train going back East on another road and bought a ticket to Cincinnati being in the station scarcely thirty minutes. He was in Cincinnati by evening, and, after an hour around the station there, bought a ticket for Washington, where he arrived the evening of the next day.

But the first day he was in Washington he saw a man from his home town and realized that Washington was no place for him, so he took the first train out for Baltimore.

The first week there he laid low, but as nobody

BOB BARNETT

asked him any embarrassing questions or seemed to show any interest in him, he began to go out a little and to spend a little money in amusements. But he was terribly bored, and, being afraid to go out too frequently, bought several bottles of liquor which he took to his room with him. There he had drunk and drunk until he realized that he was making himself sick, so he tried to cut the booze out. Then he got to a house of prostitution, but after spending an unusual amount of money there, he realized that his expenditure of money was attracting attention, and finally, having noticed that the packages of currency that he had opened seemed to contain only small bills, he had determined to open up all of them and see just how much money he did have.

He had, therefore, gone to his room, carefully locked the door, opened the packages, counted out the money and found to his astonishment that with what he had on hand and what he had spent, he had received less than thirteen thousand dollars out of the considerably more than sixty thousand dollars that he and Barnett had taken.

This discovery drove him wild. He broke out into bitter curses against Barnett, then to berate himself for being a fool and getting into such a drunken condition, that it had been possible for Barnett to skin him in such a way, and finally in despair he drank and drank and drank until he became so ill that the people in the hotel had been compelled to call in a doctor for him. The doctor and the nurse and the hotel help discovered money

SKELETONS

lying around loose and had notified the police they believed the sick man was a suspicious character.

The police had quickly identified him and now that he was taken he was glad of it. But he told them frankly, he did not believe they would ever catch Barnett. He was too slick!

A year rolled by and still no word had been received from Barnett. His wife had taken her two children and gone home to her parents. The Building and Loan Association had foreclosed on the cottage and taken the title. Of course, the authorities carefully watched Bob's wife to see if she got any word from him, but if she did they could never find it out.

But the news spread over the city one day that Barnett had been captured down in Louisiana.

Some man from his home town, while down in New Orleans to attend the Mardi Gras, had seen on the Algiers Ferry a fellow that he believed to be Barnett, though he looked younger and wore no moustache as Barnett did. He seemed swarthy of complexion like a Frenchman instead of being a blonde as Barnett was. He had gone up to Barnett and spoken to him by his right name. Barnett had not indicated in any wise that he heard him, but the man from the North, knowing there was a substantial reward offered for Barnett's discovery, determined to follow the man.

Altho Barnett had not responded to the call of his name or shown any sign of recognition, he did show when he stepped off the Ferry in Algiers a strong

BOB BARNETT

desire to escape being watched, and instead of going directly to some place, as he should have done, he seemed uncertain as to which way to go, but finally decided the best thing to do was to go about his business. So he went directly to a bank, entered it and by his conduct there showed plainly that he was an employee of that bank.

The man from the North immediately went to a telephone booth, called up the police in New Orleans, and told them he felt sure he had located a man that was being looked for and asked for help. He was told by the police to await their arrival at the Ferry House. As soon as the police came over from New Orleans they were met by the Chief of Police of Algiers, and, going directly to the bank, they asked for the recent employee but were told he was out. Suspecting he was trying to escape, they asked the bank people where he roomed. They were told, and immediately they rushed to the boarding house where Barnett was living. They found him with his handbag packed ready to leave. He was arrested and at once admitted his identity, but to the astonishment of the authorities there was not a dollar to be found about him or in any of his packages. No more money than you would expect a man to have who was working as a bank clerk for \$25 a week, living in a boarding house and taking care of himself.

The police in the North were telegraphed for, and were told to get extradition papers, but Bob replied that it was not necessary, that he was perfectly willing

SKELETONS

to go without extradition, and left voluntarily the next day with an officer from New Orleans.

As the charge was stealing Government funds he was tried before the United States District Judge. When the case came up Barnett refused to make any defense, pleaded guilty, and when the Court called him up for sentence he asked the Judge to be lenient, taking into consideration the fact that when he was found he had confessed his identity, that he had waived extradition, and came up to stand trial without resistance, that he had pleaded guilty and caused the Government no expense in his conviction, and that he was ready to take his medicine.

His attitude and his speech to the Court made a favorable impression, but, considering the circumstances, the Judge said the least he could give him was six years but this with good behavior meant only four years and seven or eight months, and everyone knew that Bob Barnett would be a model prisoner, and get out at the earliest possible time allowed for good behavior.

Well, Bob was in the Pen all right, but they did not recover any part of the over fifty thousand dollars with which he had gotten away. It was perfectly plain he had not spent the money in dissipation, and, consequently, certain that he must have it hidden somewhere. It seemed certain that his wife did not have the money for she was still living with her parents in the most modest circumstances, and with every sign of being hard up.

The authorities pleaded with Barnett to tell them

BOB BARNETT

where he had hidden the money, but he told them not to bother him. He admitted he had stolen the money, they had gotten him, he had come back, made them no trouble, pleaded guilty, and was taking his medicine. The money was gone. He would not discuss what had become of it. All sorts of schemes were used to get him to disclose the whereabouts of the cash. He was offered a considerable part of it if he would give up the rest. He was promised pardon after a few months, but he absolutely refused to discuss any proposition with the authorities. His answer was—I AM TAKING MY MEDICINE.

It did not seem long when the four years and eight months had rolled around, and the announcement was made that Barnett had completed his term in the Federal Penitentiary and was now released. He returned to his wife's home for a few days and then announced he was going out to make a living and a new home for himself, if the world would give him a chance.

He had little difficulty in getting a position, but he worked only long enough to show that he was living a decent life, and able and willing to do good work, and then he moved to another city, getting another position, giving his first employee as reference.

His wife still remained at her home. Then Bob moved to a western city and got another position. All this time detectives were constantly on his trail, trying to see if he would not in some way uncover some of the money that everyone felt he had hidden.

SKELETONS

After a couple of years had elapsed and he showed no sign of prosperity, and apparently no desire or attempt to disappear, the watch on him was gradually relaxed, and without anyone knowing just when it happened, the people suddenly woke up one day and discovered that no one knew what had become of Bob Barnett.

Immediately inquiry was made of his wife's parents and it was discovered that Bob's wife and her two children had also disappeared and had been gone for over six months.

That is the last that has ever been heard of either Barnett, his wife or his two sons. There can be no doubt but that Bob was waiting for his opportunity and that when he felt the time was ripe he probably appeared at some place where he had established a new identity, under a new name, and where it was safe to use the money he had so carefully hidden, and whose hiding place he had preserved thru all vicissitudes.

Bob was an extremely likeable fellow, and I would give a good deal to know whether the fifty thousand dollars ever made him easy for the rest of his life, as he had planned it should.

THE LIFER'S STORY

MY FATHER was the richest farmer in the county and my mother took pains to impress upon me that I was the most eligible young man in the neighborhood, as she warned me against the wiles of the poor but attractive girls of our neighborhood, with whom I occasionally kept company. She was quite anxious I should marry the daughter of our richest neighbor, whose parents apparently felt the same way as mine did. She was an attractive girl but spoiled as I was by being constantly reminded by her parents that she was the most eligible young lady and should not think of marrying a poor man.

I can truthfully say I was not in love with any of the girls. If I was more frequently with the daughter of one of my father's tenants, it was because of her physical attractions and because she not only did not object to but frankly enjoyed those little liberties that I took with her which always made me feel that I could go as far as I liked, and which I flattered myself I did not do, because of my determination to preserve such a character as became the most eligible young man of the neighborhood.

But the real truth was that even I recognized the fact that for me to marry such a girl as Mary Smith, with a ne'er-do-well for a father and a fat and sloppy slattern for a mother, would be a terrible mesalliance.

SKELETONS

In spite of her undoubted beauty and physical attractions, I was determined never to go so far with her that I might be compelled to marry her. In fact, a great many times I felt that she was deliberately trying to lure me on in order that she might get control over me, and so while I enjoyed the evenings and hours I spent with her, I always kept in mind the fact that I was expected sooner or later to become engaged to and finally to marry the daughter of our richest neighbor.

The time finally came when everybody seemed to expect me to become engaged to Dorothy Lamb, and so one day when she and I were alone together, I said to her, "Well, Dot, everybody seems to expect us to get engaged. Hadn't we better announce it?" And she replied, just as casually as I had spoken, "Yes, I guess we had." Of course, we had known each other ever since we had been infants. We had been much together, but neither of us had ever had any real affection for the other, and, consequently, there was no real chance for romance. We had always quarrelled more or less as children and young folks will whose parents were more or less rivals for the leadership of the local community. But from the time our engagement was announced we seemed to develop a positive aversion for each other. She absolutely refused to play the lover and she was always insisting that I was attempting to domineer over her and treat her as though I owned her because we were engaged.

I must say for Mary Smith, that never after my

THE LIFER'S STORY

engagement to Dorothy Lamb was announced, did she make the slightest effort to lure me away from the girl to whom I was engaged, and immediately she refused to permit any of those little liberties which she had always granted with perfect freedom before. She told me frankly that I belonged to another woman now and that she would not permit anything of the kind. I pleaded our old friendship and our long acquaintance and that we had never meant any harm, and that no harm had resulted, but she was firm and unyielding in her decision and I was extremely unhappy over the loss of a comradeship that had grown to mean more to me than I had suspected.

On the other hand, I was far from happy with Dot, and as the families began to talk of setting a date for our marriage, and my father began to plan a house for me, which Dot and I were to occupy, we quarrelled more and more bitterly.

Yet it never occurred to me to break the engagement; for not being in love with any particular girl, I was entirely prepared to marry any girl who was attractive, and Dot certainly was that. Besides her parents as well as my own were agreed that it was the proper thing for us two to marry, and thus unite the two leading families of the community; and further, everybody expected us two to get married, so that it was useless to think about anything else.

Dot and her mother went away to the nearby city for a few weeks to buy clothes for the wedding; and

SKELETONS

while she was gone I hung around Mary Smith rather more than usual, but the talk was entirely of my approaching wedding to Dot. I told her frankly that I did not expect to be happy because Dot and I were always quarrelling, but she assured me as did all the older folks that that was what all married people did, and I could not expect to be an exception.

When Dot came back with a lot of fine clothes it was apparent from our first meeting that she had done some hard thinking during the couple of weeks she had been gone. I spent a good deal of time the first day at her home, and though we had several spats during the day there was no indication that she had any other idea except to go ahead with the marriage. So after dinner at home I remarked to father and mother that I was going over to Dot's for the evening to look at the new clothes.

Dot was not waiting for me when I arrived at her home, and though her mother called to her several times telling her that I was there, she seemed a long time coming downstairs. And when she did, she said she felt that she had been so long in the city she wanted to see what the country was like, and suggested that we take a walk.

We had hardly gotten away from the house when she blurted out that she could not marry me! I began to protest and to expostulate, and asked her, "What will the neighbors think?" In fact I used every argument under the sun, except the one which never occurred to me. Not once did I tell her that

THE LIFER'S STORY

I loved her. I never thought of telling her that, and she had never asked me. So, when she answered all my arguments by protesting that she did not love me and so could not and would not go ahead with a marriage that had been arranged between us by our parents, I laughed at her and repeated what the old folks had told me — that it was not necessary for her to love me, that lots of married couples were not in love, and yet got along very well.

But the thing that really was bothering me all the while was the thought of what the people in the neighborhood would say when they heard that Dot's engagement to me had been broken. I saw myself humiliated and made the laughing stock of the neighborhood. And as none of the other arguments that I urged upon Dot made any impression upon her, I began to show her how her refusal to marry me would humiliate me and make everybody laugh at me.

This only excited her derision, and while at first in her refusal to go ahead with the marriage she had been very much in earnest, she now changed her attitude to one of scorn and she mocked me for my vanity. Finally in anger and bitterness, I called her hard names, and told her that I would not marry her; not if she begged me on her knees to; and with that she turned and left me and started back home by herself.

At first I followed, feeling that I owed it to her to see her home since we had started out together, but she mockingly forbade me, so finally I stopped

SKELETONS

and sat down by the fence to think about what had happened, while she disappeared down the road in the darkness.

After some time I made up my mind to go back to her home and speak to her father and mother about it, for I did not believe that they would let Dot break the engagement.

Coming to the house I found it all lit up and could hear Dot in the parlor playing the piano, but as I turned up the walk from the front gate and approached the front veranda, I found her father was sitting out there by himself. As I mounted the steps and started to go in the front door, he spoke to me and said: "Tom, I think it is just as well for you not to see Dot any more, she has told me all about the matter." I was stunned. I said, "Why, Mr. Lamb are you going to let Dot break our engagement like this, when both our families have planned it for years, and everybody else has been expecting it?" But her father replied, "Tom, you know I like you, but I am not going to do anything that is going to make Dot unhappy, and if she feels about it as she says she does, we will have to respect her feelings. You had better tell your folks that the wedding's off for good."

I stood on the porch a moment, hardly knowing what to say, and finally as if speaking to myself, but purposely saying it loudly enough for Mr. Lamb to hear I said, "Dot will be sorry she treated me this way." I walked slowly down the walk, out of the gate, and down the road toward home, wondering

THE LIFER'S STORY

what my father and mother would say when I told them what had happened.

As I began to think of what to tell the folks I slackened my steps and slowed down my walk. I decided that it would be better to stay out until the folks had gone to bed and save my explanation until the morning.

I had not realized at all that I had gotten so near home as the tenants' house on father's farm, where the Smiths lived, when a voice spoke to me apparently almost at my elbow. It was Mary Smith sitting on the mounting block in front of her father's gate.

"What are you doing out so late?" I asked. "Just thinking," she replied. And evidently she noticed something in my voice to indicate my mood, for she immediately asked:

"What's the matter, Tom?" Without a thought of concealing anything from her and full of anger and bitterness toward Dot and her family, I blurted out: "It's all off between Dot Lamb and me!" "Why, Tom," said Mary, "What will folks say?" "That is just what I said to Dot," I replied. Mary made no attempt to conceal her sympathy, and before I knew it, I was pouring out my tale of bitterness, telling her how meanly Dot had treated me, and how she had thrown me over to make me the laughing stock of the whole neighborhood, just because somebody had told her that she ought not to marry any fellow that she didn't love just so, and she did not think she loved me enough to marry me.

Mary's sympathy had flattered my self-esteem and

SKELETONS

her words and the tone of her voice were a salve to my wounded spirits, and when I told her that Dot had refused to marry me because she did not love me as she thought she ought to love a man she was going to marry, Mary replied without a moment's hesitation, "Don't you care, Tom, I love you!"

Without a thought I turned to her not only for comfort, but for the love that I had never had from Dot, and in a moment our arms were about each other, and I was kissing her as I had done so many times before, while Mary was returning my kisses with a passion and abandon that I had never known her to show before.

"Yes," I said to myself, "she does love me. She loves me truly and unselfishly, while that damn selfish rich girl up on the hill doesn't care about anybody but herself.

And before I knew it, I was guilty of that which I had so many times declared to myself I never would stoop to.

When she finally turned to go back into her house, and I turned to hurry home to my father's house, her last words were, "Don't you care, Tom, I love you!"

Of course the next day or two the story was all over the neighborhood, and altho I concealed myself as much as possible to escape the jibes of the neighbor folks, I was secretly well pleased with myself, as I thought I had well lost the stupid rich girl, who was mean and selfish anyhow, to find such an

THE LIFER'S STORY

unselfish love as had been given me by the poor girl, who asked nothing.

When night came I would steal down to the Smith house, sure of finding Mary somewhere in the darkness in front of the house, and there we enjoyed each other to our heart's content, thinking little of the future.

About two months after this as I came downstairs, I found Mary's father talking to my father in subdued tones, while father seemed very serious about something. Turning to me he said, "Tom, Mr. Smith is here on very serious business. He says that you have seduced Mary, and that she is going to have trouble." I replied at once, "Seduced nothing, Mary and I love each other, and she isn't going to have any trouble thru me." "What," father said, "Are you willing to marry her?" "Sure," I said, "the quicker the better." Then turning to Mr. Smith, father said, "I guess we had better not say anything to the women folks about this. Tom and I will meet you in an hour."

After breakfast I joined father and we went down to the Smiths, and then over to the Justice of the Peace, where Mary and I were married. It was with real relief that I took her in my arms and gave her a kiss after the Justice had performed the brief ceremony. But Mary went back home with her father while I went back home with mine.

After it had been done, father apparently decided that it was time to tell mother, and then the trouble began. Mother was furious. She refused to recog-

SKELETONS

nize the marriage, refused to have anything to do with Mary, called her a hussy and a slut, and called me a weakling and a fool, and declared that she was amazed that I should have fallen into such a trap as she had set for me. It was perfectly plain, she said, that Mary had been waiting for just such an opportunity and that catching me just after my quarrel with Dot, she had deliberately lured me to get me into her power and then to force me to marry her.

At first I protested and defended Mary with vigor, but mother was too much for me, and finally to get away from the torment I left my father's house and went down to the Smiths to live.

For a while, I was quite happy in the enjoyment of Mary's very primitive and passionate love, but the house was dirty and the table poor and the cooking something awful, for Mary's mother was neither a cook nor a housekeeper, and I suppose it was too much to expect Mary to know anything that her mother could not teach her.

Of course the neighbors talked more and everybody made me feel not only that I had made a terrible mistake but that I had been an awful fool to let myself be tricked and captured by a girl concerning whom people spoke with grins and mysterious nods of their heads. But that did not bother me so much as the being compelled to live away from my own home. I missed the immaculate cleanliness of everything to which I had been accustomed all my life. I missed the good food, but more than everything else, I missed the deferential treatment which

THE LIFER'S STORY

everyone had shown me when I was the unmarried son of the richest landlord in the neighborhood. Although I was still his son, everybody referred to me now as Bill Smith's son-in-law, and he was notoriously the worst ne'er-do-well in the neighborhood.

Gradually I found myself considering myself not as a rich man's son, but as Bill Smith's son-in-law, and I began to realize what a terrible mistake I had made. When things did not go well at the Smiths, I naturally impressed on them how much I had sacrificed to save Mary's good name. This, of course, was always resented by Mary, and it led first to spats and then to bitter quarrels.

I tried to make peace with my mother, but it was apparent that she had made up her mind not to have anything to do with me while I was the husband of Mary Smith. She did not say anything about my separating from Mary, in fact, never suggested such a thing.

I lost all interest in work, and as I cursed my foolishness and my hard luck, I loafed more and more, spending much of my time either on the banks of the creek, that ran through my father's farm, fishing or swimming in the pool that had been my favorite play place from boyhood.

One day I had had a particularly unpleasant quarrel with the whole Smith family including Mary, and afterwards had gone to my father's house to have a talk with him. I did not go inside or see mother. I simply stood on the steps and talked to father for a few moments, and then turned and

SKELETONS

started back down the road, when I ran into Dot. She stopped and extended her hand in the kindest manner, saying that she had heard of my marriage to Mary Smith and had long been looking for an opportunity to congratulate me. But full of anger and bitterness as I was, I replied that I did not want her congratulations. That while it was true I had married Mary Smith I had done it simply to save her good name not because I loved her. That her, Dot's, cruel treatment of me had robbed me of all desire to live, and that I had therefore been perfectly willing to help Mary Smith out of her trouble, but that I had found that neither Mary nor her parents appreciated my sacrifice, and so I was going to leave her and go West and start life over again.

Dot was plainly astonished at my outburst. Tears came into her eyes, she murmured something to the effect that she was sorry that I was unhappy, and that she would never forgive herself if her action had been the thing that had brought it about. I stared in her face in amazement, and tho she looked at me steadily for a moment, she finally dropped her eyes, and without saying anything more, hurried on.

As I stood and looked after her, it gradually dawned on me that she regretted her action, and I asked myself whether it could be possible that now, when it was too late, she had discovered that she had really loved me, and would marry me if I were still free. I said to myself, "It is true, she does love me," and then as I thought of my ruined life, I said to myself, "You must not believe that or it will

THE LIFER'S STORY

make life even more impossible for you than it is now." Feeling that I did not want to see anybody, I climbed the fence and started down thru the meadow toward the creek, intending to lie in the cool shade and think it out, or perhaps to swim in the pool and get the fever of anger out of me.

I did not need to pay any attention to where I went, for I could have walked every foot of the path in the dark, so familiar was I with every turn and bump in it. I was thinking only of the astonishing discovery that I had just made, that Dot loved me, when I found myself on the bank of the creek, beneath the shade of the tree where I usually undressed to go swimming and dropping on the grass, I began to wonder what the way out would be.

Suddenly I heard Mary calling. I had not noticed her. She loved to swim herself and used frequently to go to the swimming hole with the other girls, and since we had been married she and I had gone there often together. Evidently after our quarrel in the morning, she had slipped away from the house, from her father and mother and gone down to the pool herself. Possibly she had expected to find me there. Anyway there she was in the water, splashing around and enjoying herself. There was not a trace of the morning's quarrel in the tones in which she called to me to come in.

There was no real excuse to refuse, and besides I had intended to swim anyhow, so without answer I began slowly to take my clothes off, and finally I plunged in from the bank, swimming to where Mary

SKELETONS

stood with the water up above her waist. As I swam by close to her, with a laugh in her voice, she put her hand on my head and ducked me under.

It was so entirely unexpected that she caught me unawares, with the result that before I could get my head above water again I was badly strangled. All the hot anger of the morning flashed up, choking and strangling as I was, I seized her and tried to duck her in revenge. She fought back with all her strength and she was a strong girl. But the more she fought, the harder I forced her toward the water, and finally succeeded in ducking her clear under.

I ought to have let her up immediately. I would certainly have done so any other time, but I was so angered and embittered that I deliberately held her under two or three seconds longer than I should have done. Finally almost in fear that I had held her under too long, for she quit struggling, I did not let loose of her but raised her up out of the water myself. As I raised her up, her eyes opened and looked at me, and I saw in her face not love, nor fun, nor roguishness, which I had seen there but a moment before, but fear — she was staring at me as if I were a demon. Her face was distorted; she raised her hands to push me away from her and as I looked at her, I wondered what could have brought such a look of fear and hate to her face. Then it came on me like a flash — she thought I was trying to drown her. She did not say a word. She made no sound or cry.

I did not know whether it was because I had held

THE LIFER'S STORY

her under so long that she was already strangled, for there was no appearance of strangling, nor coughing nor choking, just those terrible staring eyes and the face distorted with fear and hate. As I looked at her, waiting for her to shriek or to cry out, I quickly thought, "She thinks I have been trying to kill her she will be sure to tell that I have tried to drown her, and then with the thought, I ducked her under again."

She struggled at first, and I weakened in my determination. I lifted her head out of the water again, looking to see if that look of hate and fear were still there. She was struggling now and she pushed her hands weakly toward me trying to get away.

In those brief seconds, I saw that if she ever got out of the water she would charge me with attempting to kill her, and that it would be so easy for me to claim that she had gone swimming and drowned herself, and with that thought I pushed her back under again, holding her this time until her struggles, growing feebler and feebler, finally ceased.

Then I released the body and let the current slowly carry it down until it stuck in a shallow place below the pool. There on the bank was her hat and clothes as she had taken them off before she entered the water, while on the other bank were my own clothes as I had left them when I plunged in.

It had hardly been ten minutes, if it had been that long, from the time that I had left Dot on the road, telling her it was all over. I stopped for a

SKELETONS

moment, wondering what in the world I should do. My first thought was to get back, get my clothes on and get away, and let her be found by others, but either father or mother might have seen me go down toward the creek from the house. I did not know but that Dot had watched me as I strolled down in that direction, and there might have been others, so I decided that the best thing to do was to begin to call for help and to claim that arriving there, taking off my clothes and plunging in I had found her hat and clothes on the other bank, and looking for her had found her body in the brush in the lower end of the pool.

I went down to the lower end of the pool where her body had drifted and pulled it out of the shallows on the bank, occasionally stopping to repeat my call for help. Soon her father came, and I told him how I had just gotten there, undressed and plunged in when I found her drowned. He immediately called me a liar and denounced me as a murderer.

I left him with Mary's body and hurried to the house to call her mother and the other members of the family, and then hurried back to my own house to notify my father and mother.

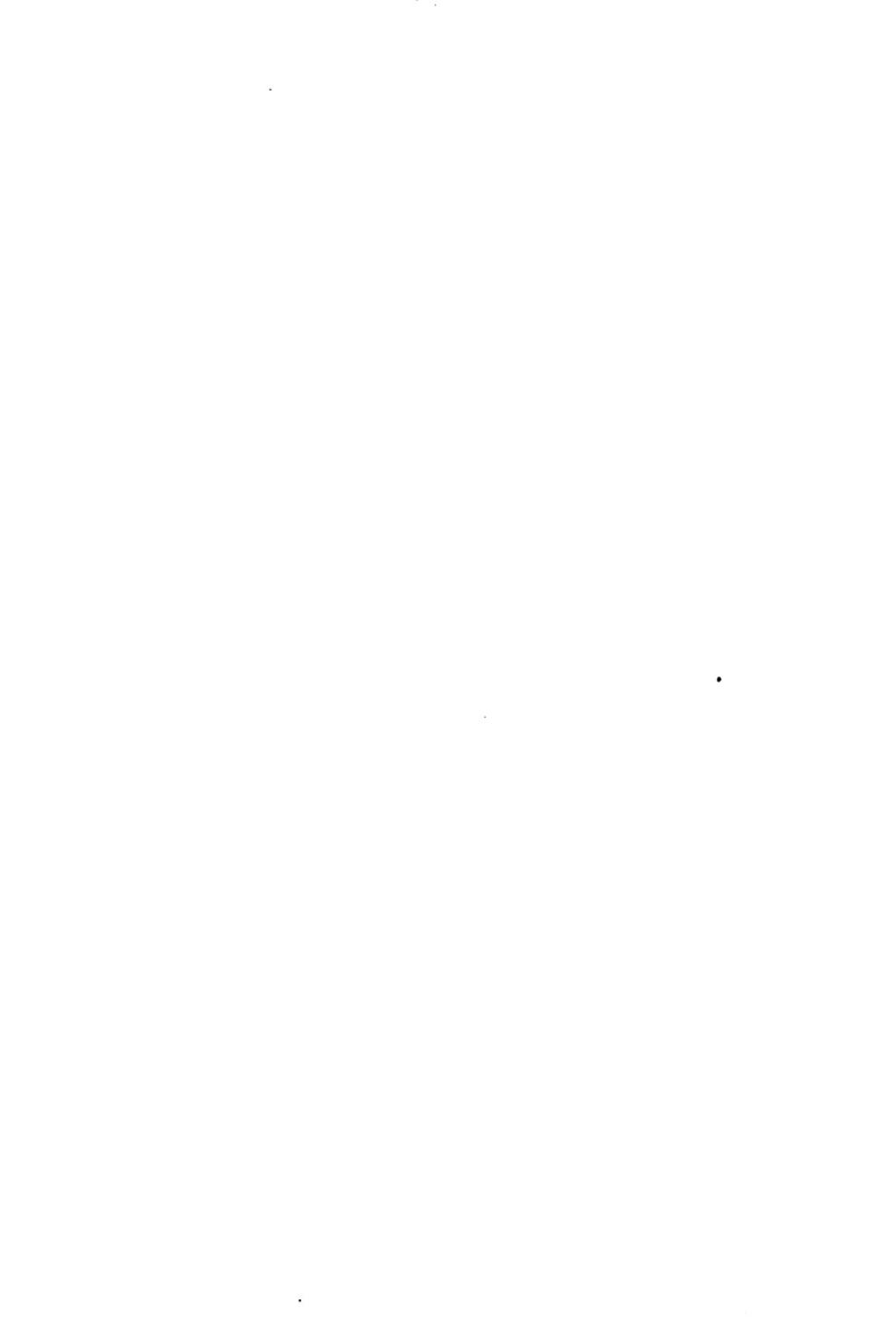
There is not much more to tell. No charge was made against me until after Mary was buried. Then her father insisted that I should be arrested and tried. At the trial all the Smith family told of the quarrel of the morning. My father told of my intention to leave Mary and go West. Even Dot appeared and told what I had said to her only ten minutes

THE LIFER'S STORY

before. I went on the stand and told my story, but the jury found me guilty of murder, and here I am, sentenced for life!

I never dreamed of such a thing as murder. In all my bitterness I never thought of harming a hair on Mary's head, but when in anger I ducked her because she had ducked me, the look of terror and hate that I saw in her face when she came up out of the water made me a murderer involuntarily.

I often wonder how many others have ever gone to their fate through such unexpected incitements and impulses.



THE PATERNAL INSTINCT

I HAD known the Widow W—— for several years before her death. She lived in a little cottage near the iron works, which her husband, who had been employed there most of his life, had paid for out of his savings. Her son, who went to work in the iron works as soon as he was old enough, had been killed in an accident about a year before the old lady died, leaving the little cottage with its contents to the two sisters, who were all that was left of the family. One of these sisters had been teaching school for several years and it was her earnings that had supported herself and her mother, while the other sister, the oldest of the family, had been married for about a dozen years to a young man who had been a friend of and a fellow workman with her brother in the iron works.

When the mother died, the married sister and her husband moved into the little cottage with the unmarried sister, and took up the housekeeping for the school teacher sister. With the wages of the husband and of the school teacher sister the little family were living well, saving money and getting ahead.

Following the death of the mother, the unmarried sister, who had nursed her mother during her last illness, took a short vacation and went to Ohio to visit her mother's relatives. While there she met

SKELETONS

a well-to-do farmer, a widower, twenty years older than she was, who was quite insistent that she marry him at once.

But as she had a half interest in the little cottage and no rent to pay and was making a good living for herself teaching school, she did not need to marry for a home and the fact that her suitor was twenty years older than she was, made her hesitate. She had, however, begun to feel that she would be happier if she did not live with her married sister, for she and her husband continually quarrelled over the question as to which one of them was responsible for the fact that, tho married for twelve years, they were still without children. The husband, while not a large man, was a good workman, extremely powerful for his size, and, tho uneducated was a young fellow of remarkable force and virility. He wanted children and demanded to know of his wife why she did not bear them for him. The wife was an extremely religious woman, rather good looking, but very much of the old Puritan type. She kept her little house immaculate, did all her own work, loved her husband in an old-fashioned Puritan sort of way, religiously performed what she regarded to be her wifely duty, and also longed for children.

She always answered her husband's complaints by declaring that she was not only ready and willing to bear children but that the fault, if any, was his, that he was unable to produce them.

They had quarrelled for years over this subject, but the unmarried sister had not realized what a

THE PATERNAL INSTINCT

source of irritation the subject was between her married sister and her husband, until they came to live with her. The constant discussion of the subject not only embarrassed her, but distressed her to the extent that she finally decided to marry and set up her own home in order to get away from the quarrelsome atmosphere and the constant discussion of an unpleasant subject.

She therefore wrote to her farmer suitor in Ohio that she had made up her mind to marry him, and would do so at the end of her school year. It was then about Christmas time.

Late the next Fall I heard she had married and moved to Ohio, and about a month afterwards I received a letter from there telling me that the writer represented a woman who owned a half interest in the W—— Cottage, and that she wished to sell her interest in it. If necessary, I was authorized to bring a suit to force a partition sale. It was imperative, he said, that the property be sold for the woman wanted her share of the property.

I went out to the cottage and knocking at the door was received by the older sister. To my surprise she was holding in her arms a baby about two months old. I congratulated her and told her I had not heard of her good fortune, that after twelve years of married life without children she and her husband must have been delighted to have one. She did not reply, but wanted to know the purpose of my call, and I told her I had received a communication from

SKELETONS

some man in Ohio, claiming to represent her sister, who insisted on having the cottage sold at once.

To my surprise she declared her sister had no interest in the cottage and had nothing to sell. I told her if that were true she ought to have something to show for it. She replied that while she had not secured any deed from her sister, she had as a matter of fact paid her for her interest in it, and that her sister should furnish her a deed for her interest in the property. Anyhow, she insisted, her sister had no interest in the property and she would not consent to having it sold.

I reported this back to the man in Ohio, and about a week later was surprised to see the newly married sister with a man, whom I took to be her husband, walk into my office.

I noticed that the young woman looked pale and ill, but her husband, a man still young at fifty, had apparently come on a mission that he intended to have over quickly. He asked me to get a carriage and drive with them at once to the cottage where the other sister was living. She seemed very much surprised when the three of us arrived. She declared she would not discuss the matter until her husband was present, and immediately called a neighbor boy and sent him for her husband, who came in about a half hour.

The new husband from Ohio demanded to know on what ground the older sister denied the right of her younger sister to a half interest in the property, and the older sister answered that the baby was not

THE PATERNAL INSTINCT

hers but was the child of her sister, whom he had just married. He replied he knew that now, but he had not known it before he married her. "But what does that have to do with my wife's title to a half interest in this property?"

The older sister then proceeded to tell how after the younger sister had become engaged to him she had been amazed to find that this sister had been seduced. She had been so scandalized by the lapse of her younger sister from virtue that she had at first thought she would move out of the cottage and leave her alone in it, but she soon realized she could not do that for she saw that it would be soon necessary for her sister to give up her position in the schools, whereupon something would have to be done to take care of her until after her baby was born. She admitted she had been extremely bitter in her denunciation of her sister, for she knew she was engaged to be married to him, and she also knew that he could not have been the father of the baby about to be born. She had never seen or heard of her sister being with any man and she declared she did not know who the father of the baby was, although she had begged her sister to tell who it was.

She reminded the Ohio man of how her sister had in her letters with one excuse after another prevented him from coming to visit her, and how she had put off the date of her wedding repeatedly, and told him it was because her sister was putting him off until after the baby was born.

She also reminded him how these letters had suc-

SKELETONS

ceeded in their purpose, until when the baby was born she had been so ill she had been unable to write to him for a couple of weeks, and how he was alarmed at not hearing from her and had finally come to her home to find out the reason. And finding the four weeks' old baby in the house he had been told that the younger sister had put off the date of the wedding because it was necessary for her to stay with her married sister and help her until after the baby was born.

She said she had been astonished to find he did not suspect from the appearance of the two of them that the woman he was to marry was the mother and not herself. He replied that he had supposed the very apparent condition of his wife-to-be at the time had been due to her anxiety and loss of sleep in nursing.

But the older sister went on with her story, saying that when he arrived from Ohio, insisting upon an immediate marriage and refusing any longer to leave his bride-to-be at home to nurse the married sister, she and her sister had had a long discussion about what they should do and it had been agreed between them that since the child was the child of the younger and unmarried sister, and that the making known of this fact to him would undoubtedly end all discussion of the marriage, they had therefore agreed between them that she should claim to be the mother of the baby in order to save her younger sister, and that as she would have to take care of the baby and keep it for her unmarried sister, the

THE PATERNAL INSTINCT

unmarried sister had agreed to give her her undivided interest in the house that had been left them by their mother.

She reminded him how her younger sister had pleaded to have the wedding postponed a couple of weeks longer, and how on her promise to come to Ohio to marry him in two weeks, he had returned home. At the end of two weeks her sister had again postponed the wedding for a week, and had only gone to him when he had written threatening to come after her at once.

The man from Ohio confirmed the correctness of the older sister's statements, admitting that he had never dreamed the baby had been his wife's until after they had been married; when to his amazement he discovered that she had but recently become a mother, and, he had then asked her if the baby was not in fact hers instead of the older sister's.

He knew the whole story now, he said, and he not only intended to stand by his wife, whom he knew to be a perfectly good woman, but he did not intend to permit her to lose her interest in her home because of what had happened. And, if the older sister insisted she was entitled to the whole property because of her agreement to take care of her younger sister's baby, he would settle that very quickly by taking the baby home with him and raising it as his own.

The older woman demanded of her younger sister whether she really would do this, and called her attention to the gossip that would be caused among

SKELETONS

her new neighbors if she returned to Ohio with a baby not yet three months old.

But the younger woman, apparently secure in her new husband's position and his faith in her, replied that she had thought the thing all out and had come to get her baby to take it home with her, but while doing so she intended to forever to cut all strings that bound her to her old home and that was why she insisted upon the immediate sale of the home, and proposed to get her half of the proceeds.

The older sister complained that she had already kept the baby for two months, for which she should be paid, but admitted she would be glad to be relieved of the task of looking after it, and proceeded to hand the baby over to its mother.

During all this discussion between the sisters, which was carried on at times with great bitterness, the husband of the older woman had remained absolutely silent, but when he saw his wife hand the baby over to its mother, he burst out, declaring:

"I'll be damned if I will let you take that baby away from here!"

His wife turned on him with amazement and said:

"I would like to know what you have to say about it? The baby is Emma's, isn't it?"

"It is my baby. I'm its father, and by God, you are going to keep it and raise it."

To the amazement of us all, his wife turned on her younger sister and proceeded to pour out on her a flood of profanity and obscenity. She called her everything, and declared she had never dreamed that

THE PATERNAL INSTINCT

her pious little sister would be the one to seduce and steal her husband away from her.

The younger woman made no attempt to reply, but the father of the baby stepped up to his wife, put his arm around her and clamped his hand over her mouth, shutting off the voice as the words poured forth. While his wife struggled to get his hand away from her mouth so that she could continue her tirade, the father of the baby turned to the husband of its mother, and said :

"I don't want you to judge Emma by what this wife of mine is saying. She is as good a girl as ever lived, I have been a brutal dog and I am going to tell you just how it was."

Turning to his wife, he said :

"You remember Thanksgiving Eve, how we quarreled over who was responsible for our failure to have children, and how finally Emma had gotten up and gone out of the sitting room into her bedroom, which opened off it, and closed the door behind her? You remember how when you continued to blame me for our failure to have children, and I was unable to make you stop talking so, I got up and left the house to get away from you? Well, I went down to Gus's saloon where I met a lot of the boys from the mill. As the next day was a holiday nobody was anxious to go home early, so we stayed and stayed, and had a few drinks until it was quite late.

"When I got back home you had gone to bed, the house was still, but the fire in the base-burner made plenty of light to see by. Although I had had enough

SKELETONS

to make me just a little tipsy, still I was able to think pretty clearly, and as I shut the front door and locked it, I remembered our quarrel, which had driven me out of the house, and kept me away so late. I began to ask myself whose fault it really was that we had no children, whether it was you that were sterile or myself. And then I thought it would be easy to find out. All I needed to do was to get another woman. If the fault was mine no harm would be done, but if I proved able to produce I would take the baby for my own and make you raise it anyhow, even though I could not marry its mother.

"As I sat there thinking in the firelight it occurred to me that Emma was sleeping in her little bedroom just off the sitting room, just thru that door, while you were in the bedroom two rooms away. The thought had no more than come to me than I decided to put it into execution.

"Stepping to the door of Emma's bedroom I opened it cautiously, stepped inside, closed the door, put my hand to her throat, and then spoke to her softly.

"I warned her not to cry out and said that I would kill her if she did, pressing my hand on her throat as I warned her. She struggled to get up, but I pressed her back. It took but a moment for me to accomplish my purpose.

"I promised her that I would take care of her if anything happened, and particularly that I would

THE PATERNAL INSTINCT

take care of the baby. I never even asked her not to tell you that I was the baby's father.

"Well, you know the rest." Then turning to his wife, he said: "Since you cannot have babies, the least you can do in this world is to take care of them for women who do, and Emma don't have to pay you anything to take care of this one."

His wife listened as if dazed, soon stopped her struggling, and when he released her, dropped into a big arm chair by the window where she spent most of her time.

Turning back to Emma and her husband, he said: "I realize what wrong I have done you but I am sure you see my position. I have so wanted a baby, and this one is mine. I must keep it. I cannot do what I would like to do but I can buy Emma's interest in the property, if you will sell it to me."

I advised the young woman to leave the child with its father. I told her that it would require too many explanations if she appeared back in his home with a newly born child. I told her that while I could understand her mother instinct, she ought to recognize the fine conduct of her husband, and his loyalty to her, and give some consideration to his position in his home community.

She admitted that my suggestion was right, but she hated to give up her baby. Her brother-in-law offered to buy her interest in the cottage at a good price and to pay down what money he had on hand and to give a mortgage on it for the balance. I agreed to help them straighten the matter out by

SKELETONS

lending the father of the baby the money necessary to pay Emma and her husband their interest in full, which he did, and the matter was closed up the next day.

Emma and her husband returned to Ohio, where she is loved and respected by all her neighbors, none of whom know of her harrowing experience as a young woman.

What became of the baby?

The last time I saw the father he was drunk. I asked him what he meant by acting as he did, and he replied, that he had nothing further to live for, the baby had died. Then he proceeded to blame his wife for its death, declaring, "My wife has never forgiven her younger sister for showing her up. She knows now that she is no good and she neglected the baby so much that, tho I cannot prove anything, I know that she was responsible for its death."

THE MAN WHO CAME BACK

I HAD known Ed Norris as a name years before I met him. And about the time I graduated from college he was supposed to be a successful and progressive banker, who was doing big things for a man still under forty.

I met him about this time, then did not see him for ten years, when, having left New York for my summer vacation in the mountains, I was called back to the city for a day and had just reached my office when I walked Ed.

He told me that he had come to New York especially to see me. I replied that it was a most extraordinary co-incident that enabled him to catch me as I had not been in town for a month, was leaving again in the evening and would not be back for another month.

He said I was mistaken, that I was going to stay two or three days and then take up a big reorganization that he had come to bring me. I told him that I was not looking for business. He said that he had not come to me on the basis of my looking for business, but that he had associated himself with another man in the promotion of a large property, that all that he had in the world was tied up in it; that the company owed him a large sum and that he came to me not to ask but to insist that I take up the reorganization in order to save him. He claimed

SKELETONS

this on the score of the relationship between his father and my father, and of our membership in the same fraternity.

He said that not only would all his fortune be swept away but that there were transactions that would seriously reflect upon him and his associate if the situation was not saved and that I was the only one he knew who could do it.

Seeing he was alarmed, I told him I had things of my own to look after during the day but I would give him the next day.

He came early. He was the banking partner, his friend the construction man. He had told his friend to proceed with the construction of a railroad property and had authorized him to draw on him for funds as the work progressed. The bonds of the company had been executed and were issued to him from time to time on certificates that a certain amount of work had been completed. He sold the bonds and sent the proceeds to pay for the work but the construction proceeded faster than he could sell the securities, and so he had been compelled to hypothecate a lot of the bonds and raise money on them in advance of sale; but finally, having hypothecated all the securities and the demands of the construction still going on, he had used his own credit and taken the capital out of his banking business until he was at the end of his rope, while the property was still incomplete and unable to pay its way.

From a reorganization point of view, the problem

THE MAN WHO CAME BACK

seemed such a simple one that I told him I would take it up and arranged to meet him the following week on the property.

During the first week, I saw all the banks and leading creditors of the property. I got all the data that I could as to the value of the property, the moneys spent in creating it and the equities of the different banks and people who had advanced funds. I found practically everyone ready to co-operate and to agree to any equitable reorganization plan, particularly when they were assured that I would take care of a pressing claim of \$90,000 and would arrange for new financing to the extent of \$300,000 more.

It took but three days to work out the reorganization plan and in less than three weeks we had every creditor signed up, so I proceeded to carry out the reorganization.

All this while Norris kept pressing me whenever we were alone to arrange for a large issue of the new securities to be delivered to him at once to cover what was due him, though publicly when we were interviewing the other creditors he always declared that he recognized his position as one of the promoters and proposed to leave his investment of \$137,000 in the property, junior to that of the other creditors. I kept reminding him of this, and told him that it was impossible for me to reconcile his talk in the presence of the other creditors with his importunities to me in private. But he excused himself, saying that his needs were real and that

SKELETONS

his talk in the presence of the other creditors was to satisfy them that there was some equity in the property junior to their claims.

During this time his partner, Ward, listened to all that was said but remained silent. I had repeatedly asked him for a statement of the account between Norris and the Company. Finally the reorganization was completed. Norris had that very day been most importunate, so I got the two partners together, and I said to Ward: "Now that we have taken care of all the other creditors it seems to me that it is time to give Norris something on his account." I noticed a curious look in the eyes of Ward as he looked first at Norris and then at me. Finally he said: "I thought you knew the state of our account with Norris." "No," I said, "nothing more than you have repeatedly heard Norris tell me, that the company owed him \$137,000; and although you have never admitted it, you have never denied it."

"Well," he said, "come up to my room and I will give you the statement." I turned and started after him, but when we got in the elevator I found Norris was missing.

When we had gone up to Ward's room, he opened his bag, took out a statement and handed it to me without a word. I began to look it over and found that several hundred thousand dollars of bonds had been sent to Norris from time to time, that drafts had been drawn on him, most of which were paid, but that up to the time of the reorganization Norris still owed a balance of twenty thousand dollars in

THE MAN WHO CAME BACK

cash on the securities that had been sent to him for sale, and that since the reorganization one hundred thousand dollars in additional bonds had been sent to him upon his promise to secure a loan thereon for the company's account. But no loan had been secured and yet the bonds had not been returned.

I demanded of Ward why, this being the state of affairs, he had remained silent in the face of the other man's claims in his presence? And he replied that Norris had represented to him that he and I had been intimate friends and college fraternity brothers and that our families had been friends for fifty years, and that he supposed, of course, that I knew the true situation. He said that he and Norris had arranged the line of talk that Norris gave in the presence of the creditors in order to make them feel that the promoters had a considerable investment in the property under the loans.

I told him that I knew nothing about Norris's representations to him, but that I had only met him twice in my life before he had asked me to take up this reorganization, though it was true that my father had known his father forty years before, and probably had known Norris himself when he was a boy.

I immediately went downstairs to find Norris, but failing I asked the clerk to call him in his room, only to be informed that he had paid his account and left the hotel.

Satisfied that I had to deal with a crook, I tele-

SKELETONS

graphed to his home asking to be advised immediately upon his arrival. The next day I received a message saying that he had reached there, so I took the first train. Calling on him I demanded the return of the \$100,000 of bonds that had been sent him for the purpose of raising a loan, but he confessed that he had used most of the securities to cover shortages in other places and had only fourteen thousand dollars of the bonds left. These I demanded and he turned them over to me.

I found that he had been doing business on a most peculiar basis. Having established himself as the first investment bond dealer in his State, he had joined the Masonic Fraternity, taken all the degrees up to the thirty-second, and then in some manner had gotten himself elected to the thirty-third degree. He was most active in the masonic work and as nearly all of the county officials in the State were Masons of some degree, he would, as soon as he heard that any County or Town in the State was issuing bonds, call up the official in charge and tell him to send the bonds to him, in order that he might sell them for the City or the Town or the County, and that they might draw on him as they needed the funds. On account of his standing he had been able to induce a hundred or so County and City treasurers to do this, but having sold the bonds he kept the funds to use in his own business until the local officials finally drew on him for the balance. This was frequently delayed for years. It had been difficult for him to realize that this money was not

THE MAN WHO CAME BACK

his but was the proceeds of bonds sent him for sale and he had spent it as his own. A year before he had taken a large issue from one of the County treasurers which he had sold but had not been able to remit to cover. The County treasurer was found short, had been indicted, tried, convicted and sentenced to a six years' term in the penitentiary and Norris had been endeavoring to get some other securities in order to recoup this poor man, who was then out on bail while his case was being appealed, and hoped that if the funds could be returned before the case was heard on appeal he might get a favorable decision. Norris had used his Masonic pledge with his construction partner to secure this \$100,000 of bonds, promising to secure the loan for the Company or to return the bonds, but as soon as they had been received he had used \$50,000 of them to cover the shortage of the County treasurer under conviction, and \$30,000 more to protect some other municipal officials who were short.

Norris felt that all the financing that he had done for the railroad company had entitled him to some especial consideration and he had hoped to make \$200,000 or \$300,000 out of the company, which would enable him to cover his shortages and start afresh. I told him that I felt deeply humiliated and that I should insist upon proceeding against him on account of the stolen bonds.

Hurrying back to New York I reported the recovery of the \$14,000 of bonds and called on the President to proceed against Norris for the shortage,

SKELETONS

but a few days later we learned that he had disappeared from his home city, that his business had been turned over to his two sons, young men just out of college, and that no one knew what had become of him.

Six years later I entered the lobby of the Hotel Alexandria in Los Angeles and walking up to the desk to register, I felt someone standing near and looking over my shoulder recognized Norris. "What are you doing here?" I inquired. "Well," he said, "I have been in Mexico for the past five years but have recently come up here into God's country again and am trying to do a little farming out on the edge of the City, but I come in here every few days to see if I can recognize any familiar faces and I was just sitting here in the lounge when I saw you come in to register."

I told him that my advice would be to get back across the Mexican Border for if he did not somebody who was looking for him would catch him. He said that his friends had induced most of the people whose securities he had embezzled to accept his notes, and that he did not believe that the one or two who had not done so would actually make him any trouble, but he hoped soon to make some sort of an arrangement with them, and that then he was coming down to New York and try to start life over again although he was no longer a young man.

My manner was unfriendly and he soon excused himself and slunk away.

Five years more passed, when one morning my

THE MAN WHO CAME BACK

secretary told me that a Mr. Norris was outside. I was curious to know how he had dared to come into my office and so told my secretary to bring him in. He looked like a wreck. His clothes worn and frayed, his collar soiled, the soles half off his shoes, a two days' growth of beard on his face, everything about him indicating that he was down and out.

I did not extend my hand nor invite him to a seat, but leaned back in my chair and looked him straight in the face. "Well," I said. He told me that he had been in town three or four weeks looking for a position with a bond house, but that his funds had run out; his trunk was up in a rooming house where he owed two weeks' rent, so he could not get in even for a clean shirt. His last money had been spent two days before and he had actually been without anything to eat for thirty-six hours, and so he had come to ask me to lend him some money to pay his back room rent and to keep him for a couple of weeks while he found something to do.

I listened without comment until he finished, then said: "Is there any reason under the sun why I should give you money to pay your room rent and support you in idleness? Why don't you appeal to your sons?" "I can't appeal to them," he replied. "The boys are having a hard enough time taking care of themselves and keeping their sister in school."

"In other words, you have bled the boys until they refuse to be bled any longer. Why don't you appeal to your wife? She has property and is still

SKELETONS

living in a comfortable home, from which you have absented yourself these ten years." "Oh," he said, "I can't ask anything of her." "Well, if you cannot ask anything from your wife or your sons, what license have you to ask anything of me?" "None," he said, "except that I felt that you might do for me what I know you have done for many others—give me another chance."

I had turned around in my chair and was looking out the window. "If I have helped others," I said, "it was because I felt they were worth saving, but I don't think you are worth saving." He said: "You can't look me in the eye and say that." I immediately wheeled around in my chair and looking him straight in the eyes, said: "Ed! Of all the contemptible, worthless human beings that I have ever known you are the worst! With a fine heritage from your old father and a splendid wife and an excellent business, you deliberately threw away your good name, betrayed your wife, shamed your sons and daughter, became a thief and a fugitive from justice, simply to gratify your passion for booze and to chase chippies. You don't dare show your face where you are known. You have not even had the decency to help your victims recover their losses."

He started back as if I had struck him. "My God, is that what you think of me?" "Yes, and then some!" "Well," he said, "I might as well go down to the water front and jump off the end of the pier." "Go to it," I said. "I don't know a soul who would have the slightest regret, and I am sure that your

THE MAN WHO CAME BACK

family would be glad to know that you no longer lived to disgrace them."

There was a chair at the end of the desk and he dropped into it, put his arms over the desk, dropped his head onto his arms and began to cry, as only an old man could cry. I let him weep for several minutes and then said: "Ed, I know what a good actor you are, your tears do not move me in the least, so you might just as well cut them out. As I said before, you are a worthless old scamp, a hypocrite and not worth saving, so I refuse to be moved by your tears or sobs or appearance."

He raised his head and said: "You think I am down and out but I am not. I can come back. And if you will give me the chance I will show you that I can. I may have drunk more than I ought to once but I have cut out the booze, and I have not been with a woman for several years."

"If you have cut out the booze it is because you have had no money to spend on it, and if you have not been with a woman for two or three years, it is because you have burned yourself up. I do not see the slightest sign of repentance about you."

"What do you want me to do to show that I have repented."

"Well," I said, "I have always been taught that the first evidence of repentance was the desire on the part of a man to do whatever he could to repair an injury that he had done to others, and you certainly have not suggested any such thing since you came in here."

SKELETONS

"Well, if I have not it was because I was too hungry to think of anything else but that."

"Norris," I said, "when I was young they told me that the proper way to repent was to fast in sack-cloth and ashes. Your present attire will go for the sackcloth — you have been doing some fasting but a little more won't hurt you, and whether or not you slept last night does not interest me. My suggestion to you is that you go out of here, walk up to the park and spend the next twenty-four hours in thinking over your misdeeds and the wrongs you have done, and come back here tomorrow morning and tell me what your conclusions are, and I will tell you whether I think you are worth helping or not." He got up, picked up his hat, stumbled out of the door and disappeared.

I had been at my office the next morning but fifteen minutes when my secretary announced Norris. When he came in I indicated a chair for him. Without waiting for me to say anything, he leaned forward, put his hands on his knees and looking at me earnestly, said:

"Do you know that the way you talked to me yesterday was about the roughest line of talk one human being ever handed to another? But I realize that it was just exactly what I needed. I have not had a bite to eat since I left you yesterday. I did what you told me to do. I sat up in the park all afternoon and all night and I have thought over my whole life. I never realized before what a rotter I have been, and how I have wasted my time and my

THE MAN WHO CAME BACK

ability. I want you to know that I do truly repent, not only my wasted life but the wrongs that I have done to so many and as far as I am able I am going to make reparation!"

What else he was going to say I do not know for I stopped him right there and said: "If you are ready to make reparation I am going to put you to the test at once. You know that poor Ward is now being sued by the Company for the \$86,000 bonds that you got away with and never accounted for. I want you to make an affidavit setting forth the truth, telling that you got the bonds from him by fraud and false pretense; that you are the one who converted them, and that he never got one penny of their proceeds. I want you to swear to it, and then take it over to him and tell him that you are prepared to testify if the case ever goes to trial, and take the responsibility for this embezzlement on yourself and relieve him."

"Call in your stenographer, you know the facts, dictate the kind of an affidavit you want."

I called in my stenographer, dictated the affidavit while he listened. He made two or three suggestions which I incorporated in the affidavit, and the stenographer retired. In twenty minutes she was back with the completed affidavit. I handed Ed a quarter, saying: "This is to pay the notary fee. I want you to go find some notary, sign it and swear to it and bring it back to me." He took it, was gone about fifteen minutes and returned with the affidavit properly signed and sworn to.

SKELETONS

"I think I will send for Ward and let him meet you here."

I had my secretary call the other man on the phone and asked him to come over to my office at once if it was possible. When he came he was astonished to see his old partner, who had been a fugitive for ten years, sitting there. He nodded to him in a distant sort of way and turned to me and asked: "What the devil do you want with me here?"

I pointed to his old partner and Norris proceeded to tell Ward of his experience with me the day before, and how he had gone to the park and spent the day and night thinking over his past life and his misdeeds. That he had come into my office that morning and told me that he had truly repented and that he intended to make what reparation he could. That I had taken him up at once and told him that if he was in earnest he should begin by offering his evidence to relieve him, Ward, of responsibility for the \$86,000 of bonds that he had taken. That he had replied that he was ready not only to testify but to take the responsibility for the shortage on himself. That he had asked me to dictate an affidavit covering the facts, which I had done, and that he had signed it and sworn to it. He handed the affidavit to his old partner, and, turning to me, said: "Well, what do you want me to do next?"

I took a look at him and said: "I think your two days' fasting has done your spirit some good. You have made a good beginning, but I am not going to ask too much of a hungry man. Here is a dollar.

THE MAN WHO CAME BACK

Go out to the nearest restaurant and eat and drink as much as is good for you and come back to see me again at two o'clock."

He took the dollar, bowed and went out, leaving me with Ward, to whom I told what the reader already knows. He looked over the affidavit with an expression of relief. He now had the evidence that he had been wanting for so many years.

At two o'clock Norris was back. He had used part of the dollar I gave him to get a shave, another part to buy a clean collar, but he still looked very much a wreck. Looking me in the eye he said: "That was a pretty severe test you gave me for the first one, but I meant what I said. I am ready to make any reparation in my power. Tell me what you want me to do next."

I replied: "I don't want you to mistake my attitude. I really have absolutely no interest in the world in you. I am quite satisfied that when you came in here yesterday morning you were quite worthless, so worthless that it was not worth anyone's while to try to save you. You thought I talked rough to you! As a matter of fact I expressed in real temperate language what everyone who knows you, thinks. I know you have great ability and it is that fact that makes your worthlessness so much more contemptible. Although you are nearly sixty years old, you could do much to rehabilitate yourself if you really had a change of heart. But the first requisite for a man in his effort to regain his self-respect is to have a job that will support him

SKELETONS

and in your present condition you could not get a job anywhere. I do not propose to do anything foolish, but I know that you can go up Nassau Street and buy a clean, decent looking suit of clothes, ready-made, for \$10 or \$12. You can get a cheap pair of shoes for \$3. Some clean new underclothes at 50c a garment and a new shirt for \$1.50. A clean collar and a new hat for a little more. I am giving you here \$25 and I want you to go up Nassau Street, use some discretion in making your purchases, go somewhere and get a bath, discard your old clothes, put on the clean ones and come back and let me see how you look."

He took the money with a "Thank you" and went out. He came back in two hours and a half with his hair trimmed and a new outfit. With a cheerful smile on his face, he stood in front of me and turned slowly around, looking over his shoulder as he did so, "Well, how do I look?" "You look as if you had come back." He said: "I have, and I am going out to get a job and I am going to give you as my reference. How much do you think I spent on this outfit?"

"You cannot have much left out of the \$25 that I gave you." "I have \$5 of it left and that is going to keep me five days." "But," he said, "I am going somewhere now and get a bed and get some sleep for I have not slept now for three nights."

"Well," I said, "having invested \$26 in you so far, I am going to stake you to \$10 more, and I don't want to hear from you until you get a job."

THE MAN WHO CAME BACK

He took the \$10 and said: "I don't intend to thank you, I cannot do it. And you don't want my thanks anyhow. You are trying an experiment, just taking a little gamble. You don't think I can come back, but I am going to show you that I can!"

I will tell you frankly, Ed, I don't think you are worth putting much money on and I really don't care whether you are able to come back or not, but when you stood the first test and swore that you had embezzled the \$86,000 of bonds and that the other man had had no part in it nor a cent of the proceeds, I made up my mind that I would lay a little bet on you and see what kind of a run you would give me for my money."

"I am not going to ask you for any more money, but I am going to come in here every once in a while to report."

"I only ask you to make good," I said, "Not for my sake but for your own." And out he went with his head up and with the air of a man who had regained his self-respect.

The next day I had a telephone inquiry from one of the biggest bond houses on Wall Street saying that Ed had applied to them for a position and had given me as a reference. I told them that there was absolutely no question about his being one of the most skillful and capable bond salesmen in America, and that if they would not take any chances on the delivery of securities, they would find him a capable and valuable addition to their salesmen, but that he had one or two failings known to his friends, which

SKELETONS

if they would recognize would save him from temptation and themselves from loss, and that if they cared to take him, recognizing his weakness, I felt sure that they would find him an extremely able and valuable man, but they must not under any circumstances let him handle any securities or money or any of them invite him to drink with them. The frankness of my explanation to the head of the firm led him to say he would take him on and try him out. He made good from the start. In a short time he was offered a position in the Bond Department of one of the big banks, to which he had been selling bonds for the bond house. Again he gave me as a reference, and I told this bank just what I had told the first bond dealers and again my frankness induced them to keep him. Whether he ever knew the replies that I had made to these two inquiries I never knew. From time to time he came in to tell me that he was making good, that his employers were satisfied with his work, that he was paying up his debts, beginning with those who needed the money worst, that he hoped to pay me back the \$36 that I had advanced to him but that as he knew I did not need it and never expected to get it, he was going to leave me till the last.

A year after this he entered the employ of the National City Company and soon became noted among their sales organization for the large sales of securities that he made to the largest banking institutions.

He had been in their employ about a year when

THE MAN WHO CAME BACK

I had a call from a mutual acquaintance of ours, a Doctor, who had been a boy with him in his home town out west, but who had for thirty years been practicing here in New York. The Doctor came over to see me saying that he had been consulted professionally by Norris a week before for some internal disturbances, that he had told him that it could only be cured by an operation, and that as all intestinal operations were more or less dangerous, he advised him to go home to see his wife and sons before he submitted to the operation, to take a couple of weeks' rest in preparation for it and then have the operation. Norris told him that he had paid up all his small debts except what he owed to me and that he wanted him to tell me when he saw me that when he came back from the operation he was going to pay me my thirty-six dollars. "Of course," the Doctor said, "Ed thinks he is going to get over the operation, but I thought you would be interested in knowing that he is going to have three operations, any one of which will likely prove fatal. He cannot live more than a month or so without the operation, and there is the hundred to one chance that he may survive the three." I did not see him again for he left the following week, spent a week with his family and visiting among his old friends and acquaintances, then went to the hospital for the operation. He lingered for a week after the operation and died.

Some months afterwards I spent a couple of days in his home city and found that during his last week

SKELETONS

he had told everybody who would listen to him of his experience with me and he always ended his story by saying : "He didn't think I could come back, but I did. I have paid all my debts but what I owe him, and when I get over this operation, I am going to pay him his little old \$36!"

It was a long chance and I have not yet figured out whether I lost or won !

CHARLES MORRIS—DEDHAM CASE

THE telephone rang, and I picked up the receiver and put it to my ear. "Well," I said, and in response to an inquiry, I replied: "Yes, this is the Fidelity Insurance Company." The voice on the other end of the line then said: "This is Greenwood Cemetery. A casket has just been delivered here with instructions that it be buried in the Dedham Family Lot. And in looking up the records we find that Dedham disappeared eleven years ago, and that your Company asked to be informed of anything relating to the Dedham lot." I thanked the informant. Eleven years ago was long before my connection with the company and I had never heard of the Dedham case, and wondered what the message could mean. I got up from my desk, went into the Treasurer's office, and leaning over the back of his desk, asked him if he remembered the Dedham claim?

He started up with a jump and demanded, "Have you found him?" "I do not know," I replied, "I never heard of the case but I just had a telephone message from somebody, who said that they were Greenwood Cemetery and that a casket had been delivered there with instructions that it be buried in the Dedham Lot. I had never heard of the case so I came in here to ask you about it."

"My God!" the Treasurer exclaimed, "Dedham

SKELETONS

was the bank cashier of the West Side Bank, who disappeared with a Hundred Thousand Dollars nearly twelve years ago, and we have never been able to get any trace of him since. I wonder if he has died and they have sent him home to bury him in the family lot!"

The Treasurer began ringing bells. When the first boy came, he told him to go get the file on the Dedham Claim; the second, he sent for one of our best investigators and gave him instructions to hurry at once over to Greenwood Cemetery, and find out if it was Dedham's body that had been delivered for burial. The investigator tore off, and the boy came back with the file, which the Treasurer handed to me, telling me to look it over while we waited to hear from the fellow who had gone to Greenwood.

I hurried back to my room and began looking over the papers. Dedham had been a modest, quiet sort of fellow. He had entered the West Side Bank as a clerk, fifteen years before he disappeared. He had always been faithful and had been promoted from time to time until he had been made cashier.

There had never been the slightest suggestion of dishonesty or bad faith in connection with his services. He took his two weeks' vacation every summer up on some Lake somewhere, where he fished and loafed. That is, he took his vacation every year, except the year he disappeared.

That summer had been a rather hard and trying one and everybody but Dedham had been taking as much time off as they could. He seemed always

CHARLES MORRIS — DEDHAM CASE

ready, not only to do his own work, but the work of anybody else who wanted to take a day off. But it had been telling on him, and the President and some of the Directors, had remarked to him that he was wearing himself out, for he was wan and haggard.

He had no children and he and his wife lived in a small flat near the bank without any servants. The bank did not pay him much, only Eighteen Hundred Dollars a year. He had rented the flat when his salary was only One Hundred Dollars a month, but his wife and he had remained there even when an increase of salary would have made it possible for them to have moved into a better apartment.

Labor Day had come that year on Saturday and when the Bank closed Friday night, it was understood that no one would be around again until Monday morning.

Dedham was always the first one at the bank and opened up the vaults, so when the clerks began to arrive Monday morning and found everything still closed, there was some comment and wonder was expressed as to whether Dedham had finally broken down and become ill.

A little bit later, the President came and finding that Dedham had not arrived and thinking that possibly he had become ill over Saturday and Sunday, sent one of the clerks up to the little flat to find out if anything was the matter. The clerk had come back in ten minutes reporting that Dedham and his wife had given up the flat Friday evening, that

SKELETONS

everything had been moved out of it, except a few pieces of furniture which were old and about worn out and which they had given to the janitor. Nothing had been said about where they were going and the janitor had no knowledge except that they had left Friday evening, and he had not seen or heard anything of them since.

This news thoroughly frightened the President. He first called the Police, and then looking up the combinations attempted to work them and open the safes. But evidently Dedham had changed the combinations for he could do nothing. He thereupon notified the timelock people, and it was late in the afternoon before the safes were finally opened and they were able to discover that there was a good reason for Dedham's disappearance.

Apparently he had taken several considerable sums during the past year — five thousand dollars at a time — about four or five times. And then on Friday, had gathered up all the large bills, somewhere in the neighborhood of Eighty Thousand Dollars, and had gone away with the loot. The bank's total loss was estimated to be in the neighborhood of One Hundred Thousand Dollars.

Our Company was on his bond for Twenty Thousand Dollars. The police came in. Detectives got busy. For a year after the disappearance the detective service was still looking for some trace of him, but all that was found was that he had taken the currency from the bank to the flat in a little

CHARLES MORRIS — DEDHAM CASE

black bag, and had left the black bag in the flat when he left.

As he always went North for his vacations it was supposed that he had gone to Canada, and Montreal, Ottawa and Toronto were watched carefully for any signs of the embezzling cashier.

He had disappeared just as if the earth had opened up and he had dropped in and it had closed over him. There was absolutely not a trace of him.

The first word that had been heard in all the years since he had disappeared was this news that someone was to be buried in his old family lot over in Greenwood.

I had just finished looking through the papers when the phone rang. It was our investigator at Greenwood. He said that the body sent there for burial was that of a woman, apparently the wife of Dedham, but that there was not a sign to show where it had come from. It had been delivered to the Cemetery people by the Lackawanna ferry the evening before. They were still looking over the casket and the box about the casket and the corpse itself to see if there was anything anywhere to indicate where the body had been shipped from. He said that he would report again a little later.

Calling another man, I sent him down to the Lackawanna Terminal to find out what their records showed regarding this shipment. A little bit later, he telephoned that the casket had been delivered to the Lackawanna at Buffalo by a local undertaker

SKELETONS

and that they knew absolutely nothing about where it came from.

I reported this to the Treasurer, and he told me to take a plentiful supply of money and to leave for Buffalo that night, and to follow the casket back until I found where it came from, so away I went.

At Buffalo, I found the local undertaker, who knew nothing about the deceased. It had, he said, been shipped to him over the Grand Trunk from Winnipeg, and he had received a letter of instruction with a sum of money, asking him to accept the casket from the Grand Trunk, and to look after any local health regulations, and to ship it to the Greenwood Cemetery. He showed me the letter, and though the name was strange, it only needed a glance for anyone to recognize the handwriting from the specimens of Dedham's that I found among our papers.

The letter was written from Winnipeg, and the body of his wife had been shipped from there to Buffalo. Taking the first train out to Winnipeg, I looked for recent deaths under the name signed to the letter, but found none, although I looked back over a year. But the reason for this was quickly discovered when I went to the railroad company to find who had delivered to them the body shipped on a certain day to Buffalo. I found that it had been delivered to the Grand Trunk by the Canadian Pacific. Inquiry there disclosed the fact that the body had been shipped from Sicamous, a station out in the Rockies, where a small branch railroad ran down into one of the newest discovered mining districts.

CHARLES MORRIS — DEDHAM CASE

I felt that we were near catching our man and so telegraphed the company in New York, asking them to get their nearest operative on the job at once. They replied stating that they had telegraphed our representative at Spokane to go to Sicamous, and have the man known as "Morris" arrested as the missing cashier, while I was told to wait at Winnipeg for their instructions.

Three days later, I received instructions to leave for Rossland, British Columbia, as soon as possible, as the man wanted had been arrested and was being taken there for a hearing in the Canadian Court at that point.

It took me four days to reach Rossland, which was also on a branch railroad, and when I got there I found that Morris had been released the day before by order of the Canadian Court, because there were no papers from the United States calling for his extradition.

I reported back to the company that, although the man had been found, for at the hearing he had admitted his identity, he had been discharged for lack of papers. The company wired me to await the receipt of extradition papers which were being prepared at Washington and which would be forwarded to me by special delivery.

Realizing that it would take some days to do this, I determined to get near to my man and keep my eyes on him, so I took a steamer up through the narrow lakes to the main line of the Canadian Pacific, went west to Sicamous Junction, and leaving the

SKELETONS

main line there took the branch railroad down to the head of Okanogan Lake. There I took a steamer to a little village on its bank called Penticton. I had no difficulty in finding Dedham, or Morris, at this point. All his neighbors were talking about the strange history of the man they had known ever since the district was opened up. Dedham seemed to have no apprehension, declaring that he could not be extradited and it would do no good for the United States to attempt to do so. He said that the extradition treaty between Canada and the United States had been entered into since he had fled to Canada, and that he had been advised by eminent counsel that he could not be extradited. As he felt so sure of his legal ground, I thought he might not object to telling me how he got away, and I was right.

He said that he had made up his mind to do what he did some three or four years before he absconded. The reason for his decision was the utter lack of appreciation on the part of the bank of the faithful service that he had been giving it, and the folly of their trusting hundreds of thousands of dollars to men whom they only paid fifteen to eighteen hundred dollars a year.

He said that four years before he had absconded, he had gone to Toronto, Canada, and spent his two weeks of vacation there under the name of Morris, holding himself out to be a well-to-do man from New York, who was considering a considerable investment in Toronto Real Estate. He inquired around a good

CHARLES MORRIS—DEDHAM CASE

deal and made one little investment, the title to which he took in the name of Morris. The next year he went up and did some more looking around, getting better acquainted and establishing an identity so that a number of people began to know him as Morris of New York. The third year he sold the first property that he had bought and bought some other property with the proceeds of that and with Five Thousand Dollars that he had taken from the bank to use for this purpose. He had also taken options on several other pieces, and during the year before he absconded, he had made three separate trips to Toronto, leaving at Saturday noon and getting back to New York Monday morning.

On each of these occasions he had taken with him additional money stolen from the bank, part of which he had invested in real estate and the rest he had deposited in the name of Morris in a Toronto Bank. The result was when he appeared in Toronto on Saturday after he had left the bank in New York, he was no stranger to those to whom he showed himself in Toronto, for they knew him as Morris. He had been coming up there for several years, he had bought property, opened bank accounts, and no one dreamed that he was the missing cashier.

He had, of course, not deposited any of the funds he took with him on his flight but had put the currency in a safe deposit box which he had rented two or three years before to keep the title papers of the real estate that he had bought.

He lived a year in Toronto, making considerable

SKELETONS

money in his real estate deals, when one day he met on the street a man he had formerly known in New York, who he thought looked at him in a suspicious manner, although he was now wearing a full beard which was showing considerable signs of grey, whereas he had always been a smooth shaven man while in New York.

He told his wife that night that he felt sure that it would be necessary for them to move, and the next day they left for Winnipeg, nominally for a trip to see what the prospects of real estate speculations were in that city, which was then just beginning to boom.

He did not return to Toronto, for before leaving for Winnipeg, he had taken everything out of the safe deposit box and carried it on West with him, and writing back to his former friends in Toronto that he considered Winnipeg a better place for real estate speculation he had instructed them to sell out his Toronto holdings for whatever could be realized on them.

The first two or three years he spent at Winnipeg had been extremely prosperous for him, but finally luck had turned against him, and he began to lose money. Two or three of his ventures proved particularly disastrous, and from a fortune that he had estimated at close to Two Hundred Thousand Dollars at one time, he found himself reduced to about Twenty-five Thousand Dollars.

In addition to this, the worry of his wife, and the separation from her relatives and friends, had

CHARLES MORRIS — DEDHAM CASE

begun to tell upon her. Then to his astonishment and sorrow the Doctors told her that she had contracted consumption, and suggested that they go farther West into one of the new towns at a high altitude, and see if her health would not improve.

With what was left of his fortune, they had gone first to Calgary, but the new city had a great deal of sickness and his wife grew worse. Worry over her condition seemed to affect his own judgment, and he made practically nothing in the next five years. Then when this Okanogan country had opened up, and he heard stories of the great development being made in it by Lord Aberdeen, he and his wife had come on out and after looking over the towns, he had settled at Penticton.

But his wife grew steadily worse and as she realized that she could not live much longer, she kept pleading with him to promise her just one thing and that was that when she died, he would send her body back to New York and have her buried in the family lot in Greenwood Cemetery. He had promised her to do so, and when about eighteen months later, she died, he had shipped her body first to Winnipeg where their neighbors knew they had lived for several years. From Winnipeg he had himself shipped the body to Buffalo, and sent the money and instructions to the undertaker in Buffalo to look after the casket from there to Greenwood.

Had he buried her either at Penticton where she died, or at Winnipeg where they had lived for several years, we would never have found him."

SKELETONS

I agreed with him that that was so.

He said that if the papers calling for his extradition were received he would return to Rossland upon notice without being arrested, as he was not afraid of the outcome of a hearing on the subject of extradition.

Returning to Rossland, I found that the company had been having difficulty in getting Washington to issue the requisition papers, and that having been issued they had been sent to Ottawa for the approval of the Government there, and the Vice Governor at Ottawa before acting on them had sent them to the Governor of British Columbia. I found that the Governor had come to Rossland himself, to look over the records of the hearing, and after going over the papers he announced his decision that the extradition treaty was not in effect at the time Morris, or Dedham, fled to Canada, and that legally he could not be extradited, so there was no use in attempting his extradition by judicial procedure. But, he said, Canada regarded him as an undesirable citizen, and although the United States could not legally compel them to return him to them, they could deport him and deliver him to the United States of their own accord, and this, he recommended the Vice Governor to do, forwarding the papers to Ottawa with his recommendation.

I reported to the Company the latest developments, and Dedham appearing at Rossland, reported the decision to him.

I did not then know that one of the Detective

CHARLES MORRIS — DEDHAM CASE

Agencies, knowing that the reward was still out for his capture had had two of their operatives trailing him ever since we had discovered him, but I was not surprised to hear a couple of days later that Dedham, or Morris had disappeared from Penticton. It was said that he had gone prospecting to one of the new camps down the river, near the border.

The next word that I heard was that he had been arrested on the American side and taken to the nearest county seat. Dedham claimed that he had been kidnapped by two American officers, and forcibly carried across the American line and there arrested, and Canada which had only a few days before declared him to be an undesirable and recommended that he be voluntarily delivered to the United States, now raised a great hue and cry against the violation of her territory by American officers, and declaimed against the illegal kidnapping of an escaped man, who could not legally be extradited.

There was a good deal of discussion about the matter, but the American authorities believing that Canada would voluntarily return Dedham to us, refused to hold him in the face of the charge that he had been kidnapped and forcibly carried across the border so he could be arrested on the American side of the line, and so released him.

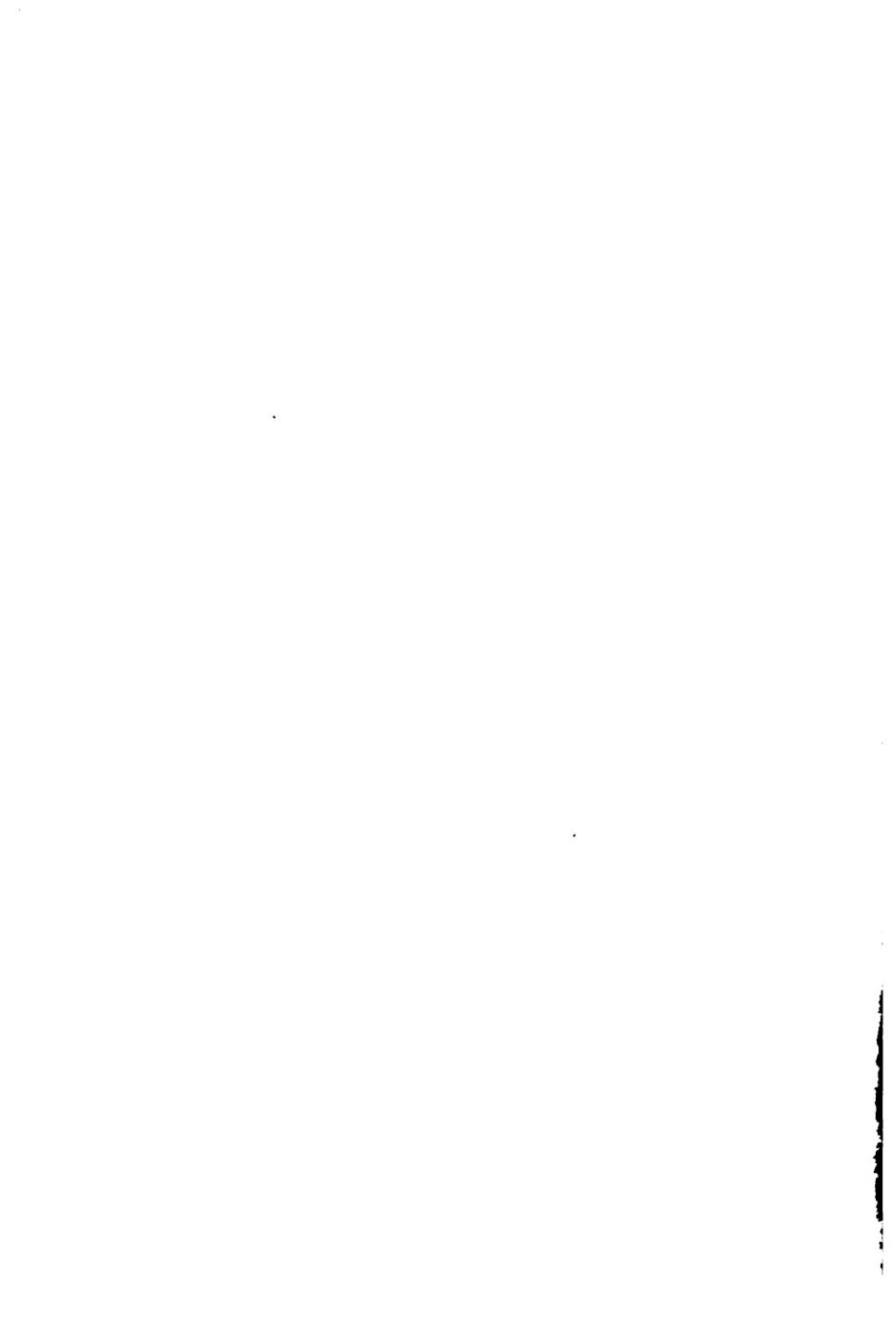
Dedham immediately hurried back across the Canadian line, and established himself in a little three-story hotel in the town just North of the Boundary. It was right in the heart of a new gold camp and big discoveries were being made, and

SKELETONS

Dedham who had staked everything that he had left on the hope of striking it rich in this Camp, was the busiest of the many fortune hunters on the spot.

About six weeks elapsed, during which I had made several side trips looking after other business while waiting for the action of the Dominion Government at Ottawa, on the matter of their voluntary surrender of Dedham. I was at the time in Spokane, the nearest American City of size to the place where Dedham was, when I picked up the paper one morning and read that the little frame hotel at the new camp had burned to the ground the night before, and that two bodies had been found in the ruins, one of which had been identified as that of Morris, or Dedham.

But there were some of us who thought that it was his last plan to escape further pursuit.



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